

The complaint

Mr V complains that Revolut Ltd allowed gambling transactions on his account while he had a gambling block in place, and allowed him to turn off the gambling block which resulted in further gambling payments to be debited to his account.

What happened

Mr V added a gambling block to his account on 20 January 2025 and disabled it on 21 June. And, on 12 July Mr V added the gambling block again.

On 30 July, Mr V complained to Revolut that gambling block on his account had failed and he had been able to make numerous transactions to online competition and prize draw websites that, by their very nature, fall within the scope of gambling-related activity. Mr V told Revolut that these transactions were not blocked and they had allowed him to spend a considerable amount of money, and that this indicated a serious failure in the implementation or enforcement of the block.

Revolut did not uphold Mr V's complaint.

Mr V brought the complaint to the Financial Ombudsman Service and one of our Investigators looked into things. Our Investigator didn't think Revolut had done anything wrong.

Mr V asked that an Ombudsman decides the complaint and it has been passed to me to consider.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I understand that Mr V will be disappointed, but I do not think this complaint should be upheld.

However, before I explain why, I want to make it clear that my role as an Ombudsman is not to address every single point that has been made to date. Instead, it is to decide what is fair and reasonable in the circumstances of *this* complaint. So, if I have not commented on, or referred to, something that either party has said, that does not mean I have not considered it.

Mr V says that Revolut had knowledge of his gambling vulnerability and their lack of any intervention breached the FCA Consumer Duty to protect vulnerable customers from foreseeable and avoidable harm.

I acknowledge what Mr V says about the Consumer Duty and I understand why he relates this to his complaint about the service he has received from Revolut, but the Consumer Duty is something I've taken into account when reaching my findings and deciding what I find to be fair and reasonable in the circumstances of this complaint.

It may help if I explain my role is to look at problems that a consumer has experienced and see if the bank has done anything wrong or treated the consumer unfairly. If it has, I will seek to put the consumer back in the position they would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

Revolut operate a gambling block which customers can choose to apply to their account. I've looked at the information Revolut provided about the function of the gambling block on their website. This explains that a customer can use this feature to block debit card payments to gambling retailers, websites and phonelines.

A gambling block works by preventing card transactions from merchants that carry a merchant category code ('MCC') which corresponds to gambling.

The crux of Mr V's complaint is that the gambling block Revolut applied to his account didn't block all gambling transactions, and that Revolut should have provided more support than they did in identifying his vulnerability in this regard.

In Mr V's case, I would expect Revolut to utilise the tools it does have and make the customer aware of what it can do to assist and any limitations there might be.

On my reading of the evidence available, I'm satisfied that Mr V didn't make Revolut aware of his gambling vulnerability until the time he made his complaint (30 July 2025). I acknowledge that Mr V believes Revolut has a responsibility to monitor his account, but Revolut do not generally monitor accounts. This means that Revolut were only alerted to Mr V's gambling concern when he told them in July.

The majority of banks don't manually monitor accounts or have a mechanism to look for gambling activity beyond standardised MCCs. So, a business is only likely to become aware of a potential problem if it has been flagged up for some other reason. If an account is within its limits and there are no signs of any stress on the account, it's possible that the bank wouldn't have any cause to look at account activity in detail.

So, I've reviewed the transactions on Mr V's current account, the way in which he managed it, and that Mr V had self-generated a gambling block on his account. I've considered whether this may have reasonably alerted Revolut to his gambling vulnerability. I acknowledge Mr V's view that Revolut should have identified his vulnerability earlier than they did, and because he had applied a gambling block to his account in January 2025. But, from the activity and account management I've seen – prior to July 2025 – I don't think Revolut could reasonably have been expected to intervene or record that Mr V had a gambling vulnerability.

When Revolut became aware of Mr V's vulnerability to gambling in July 2025, they offered him additional support – which included the internal support Revolut provides along with a link to a specialist organisation (GamCare). I think it was reasonable for Revolut to record Mr V's gambling vulnerability at this time.

Turning now to the transactions Mr V believes Revolut shouldn't have allowed from his account. The evidence from both parties supports there was a gambling block on Mr V's account from 20 January to 21 June, and again from 12 July until 14 August. To be clear, it was Mr V who made these changes to the gambling block, and not Revolut.

Although there is no dispute that Mr V had a gambling block on his account in the periods I've identified, this block generally works by Revolut identifying certain transaction codes. This isn't guaranteed to block all gambling transactions. Indeed, Revolut make this clear to consumers on their website. They say:

“Companies use merchant category codes (MCC) to classify purchases, according to the type of service the merchant provides. The gambling block will prevent payments to merchants using MCCs linked to gambling.

If companies use different MCCs to hide their gambling services, the block won't be able to prevent those transactions.”

In general terms merchants have different codes, but there is a specific code that gambling websites are supposed to use. Unfortunately, if a merchant doesn't use the correct code or isn't listed as a gambling company, it's possible that the gambling blocks won't work.

In Mr V's case, one of the gambling companies he was using – that I will refer to as company P – did not have an MCC that identified a payment as a gambling transaction. This meant payments to company P were not blocked, and I don't think Revolut did anything wrong in this regard.

Mr V has also mentioned payments to another merchant – that I will refer to as company M – that were paid from his account on 11 July. As I've referred to above, these payments were made at a time when Mr V had removed the gambling block on his account – 21 June to 12 July. I wouldn't expect Revolut to refuse to remove gambling blocks when Mr V chose to do so. As the transactions for company M went through after Mr V had disabled the gambling block, I don't think Revolut did anything wrong here.

I understand that Mr V is unhappy he was able switch off the blocks activated on his account whenever he wanted to. But ultimately the gambling block isn't a cure, it is there to act as a deterrent and to assist Mr V in managing his money by adding an extra step when he wishes to gamble and forcing him to think about what he is doing when removing the block. I don't think it would be fair to expect Revolut to make those decisions for Mr V or deny him the ability to make that decision.

I understand that Mr V has raised new concerns about payments to company M after Revolut issued a final response to this complaint. Unfortunately, I cannot see that Revolut has provided consent for our service to consider any payment made after the date Mr V complained (30 July 2025). I appreciate Mr V may now have raised concerns about more recent failures relating to the gambling block with Revolut, but it seems to me that this is a new complaint. So, Mr V should raise this matter with Revolut as a new complaint, providing details of the payments he believes that should have been stopped by the gambling block.

I considered whether I could look into this matter, but without consent and details of all the payments Mr V is concerned about, along with additional evidence from Revolut and its response, it would be unfair for me to make any further comment in this regard. So, to be clear, my final decision has only considered the complaint issues Revolut dealt with in their final response letter dated 30 July and its follow-up response dated 21 August.

My final decision

For the above reasons, I've decided not to uphold Mr V's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr V to accept or reject my decision before 13 May 2026.

Paul Lawton
Ombudsman