

The complaint

Mr W complains Revolut Ltd failed to provide him with clear information on the benefits of his account upgrade.

What happened

The details of this complaint are well known to both parties, so I won't repeat them here again in detail. In summary, Mr W upgraded his Revolut account to a metal card plan. As part of the plan Mr W was entitled to a number of benefits. Unfortunately, when he attempted to use one of the benefits, he was unable to do so, he says this subscription was the main reason he upgraded the account.

He tried to settle the issue with Revolut but wasn't able to find a resolution so he complained. Revolut considered his complaint but didn't uphold it, it explained the subscription terms with the Plan Partner set out the terms that applied to the benefit included with the account. Revolut felt the terms were clear and set out that Revolut has no control over any issues arising out of the service the benefit partner provided.

Mr W remained unhappy so referred the complaint to our service. In an attempt to resolve the matter Revolut offered Mr W £104.93 in compensation, made up of the six months that Mr W had paid for the metal card plan and an additional month for the inconvenience. It said this would mean Mr W could cancel the plan without a financial loss to him.

Mr W rejected the offer – he said he wanted to keep the metal card plan and wanted Revolut to honour the benefit sold to him. He didn't want to create a new account with the subscription provider and wanted the plan to work with his existing email.

Our investigator looked into things and felt Revolut could have been clearer with Mr W and had they been, she felt Mr W would have made a different choice had he known one of the metal card plan benefits wasn't suitable for him. She asked Revolut to pay Mr W £104.93 plus an additional £100 to recognise the disappointment and inconvenience Mr W encountered.

Mr W agreed but Revolut asked for an ombudsman to review the complaint. It didn't think the matter warranted a compensation amount higher than what it had already offered. So the complaint was passed to me to consider.

I wrote to Mr W to explain my preliminary thoughts which were different to the conclusions reached by the investigator. I explained why I felt the £104.93 was fair compensation in the circumstances of this complaint. Mr W didn't agree and asked for a formal decision.

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.

When deciding what is a fair and reasonable resolution to a complaint, I am required to take into account any relevant law and regulations; regulators' rules, guidance and standards;

codes of practice and (where appropriate) what is considered to have been good industry practice at the relevant time. But ultimately our role is to resolve individual complaints based on what is fair and reasonable in the circumstances of each case.

I've carefully read all of the correspondence sent to this Service. That being said, my decision won't address every point or comment raised. I mean no discourtesy by this, it simply reflects the fact our Service is an informal dispute resolution service, set up as a free alternative to the courts. So, in deciding this complaint I've focused on what I consider to be the heart of the matter, rather than considering every issue in turn.

I don't doubt how important the benefit of the subscription was for Mr W when he was looking to upgrade his Revolut account to the metal card plan. I think Revolut could have made things clearer regarding the benefits applied to the account upgrade and while in itself it doesn't provide the subscription as part of the benefit it wasn't clear in its terms or those of its Plan Partnerships that the promotion would only apply to a new customer of that subscription. As Mr W already had a subscription for this service this would have been important for him to know. Although Revolut have said he is able to use it with a new email account should he wish to do so.

I've looked at if what they have done is fair, our role isn't to punish businesses but it's to get Mr W back in a position had Revolut not made the error. So I need to consider what Mr W is likely to have done if Revolut had been clearer in the terms that he may not have been able to sign up to the subscription promotion as part of the account upgrade, especially as he already had a subscription.

Mr W initially told us had he known that he'd be unable to use the subscription with his existing account he wouldn't have upgraded to the metal card plan. So to get Mr W back in a position he would have been had Revolut been clearer with him I would expect Revolut to refund the fees Mr W paid for the metal card plan until the date the account reverted back to the previous level.

Revolut's offer of compensation was made when Mr W had been using the account for approximately six months and so it follows that I think Revolut's settlement offer of £104.93 (six months of subscriptions plus an additional month) was reasonable to resolve things.

Mr W rejected this offer and told us he wanted to keep the metal card plan. I think it is likely because he is finding the other benefits of the plan useful beyond the subscription he was unable to activate on his existing email. I'm satisfied if Mr W wasn't finding them useful, he would have cancelled the upgrade and downgraded to his previous account plan.

I appreciate that Mr W has suffered a degree of inconvenience and loss of expectation with regard to what he felt he was going to receive as part of the upgrade so even if he found other parts of the upgrade useful, he should be compensated for this inconvenience.

Revolut have told us they are still willing to offer Mr W a goodwill gesture payment of £104.93, despite him wanting to keep the metal card plan and the benefits he is able to use. I think this is a fair resolution to the complaint for the inconvenience and loss of expectation of not being able to use the subscription he wanted with his existing email account.

I understand Mr W thinks Revolut should do more to resolve matters and is looking for it to cover the cost of the subscription for the term of the metal card upgrade. I note Mr W feels under law – information stated about a service that a consumer relies on becomes a binding term.

Generally, for our service the appropriate remedy is to put the consumer in the position they

would have been in if the error hadn't been made – not the position they would have been in if what Mr W was expecting of the plan had been true. So it's for me to decide what's fair and reasonable in all the circumstances of each case, taking a number of things into account including relevant law and what we consider having been good industry practice.

As mentioned, I'm satisfied Revolut should be looking to put Mr W back in a position that he would have been in if the terms had been clear. He's told us if they had been clear he wouldn't have taken the plan so Revolut's offer to refund him the premiums for seven months is fair and reasonable in the circumstances.

My final decision

For the reasons I've explained, I uphold this complaint.

Revolut Ltd should pay Mr W £104.93 for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 8 April 2026.

Jag Dhuphar
Ombudsman