

## The complaint

Mr M complains about the way Revolut Ltd mishandled his request to cash in some of the loyalty points he'd earned on his current account.

## What happened

Mr M has a current account with Revolut and earns loyalty points by making eligible card payments, as well as through other means. In September 2025 Mr M got in touch with Revolut through its chatbot. He said he'd misunderstood how some of the loyalty points were being earned and he asked Revolut to refund the amounts he'd earned using that feature, which was called spare change. Revolut said it would process a one-time refund but any future points wouldn't be eligible for a refund. It said it would refund £22.38 to his account and deduct the 1,119 loyalty points he'd earned using that feature. It asked Mr M to confirm his agreement but he didn't respond to that point and pursued a different line of enquiry.

Four days later, Mr M asked Revolut through its chatbot to refund the points balance to his account. The chatbot confirmed it could refund 1,119 points as a one-time goodwill gesture. It said this had a cash value of £1,119. Mr M asked Revolut to process that refund and the chatbot confirmed it had done that.

Mr M contacted Revolut again on the same day to ask when the payment would be made. He wanted confirmation it was contractually binding once Revolut had confirmed it was being processed and it would honour what it had said. A few hours later the chatbot said the information it had given was incorrect and the refund of £1,119 wasn't being processed. Mr M then asked to speak to a 'live agent' who confirmed that the refund of £1,119 was being processed.

When Mr M still hadn't received the refund the following day, he contacted Revolut again. The chatbot said the refund hadn't been processed but it would now do that. It said it had issued a refund for £22.38. Mr M complained as he said Revolut had confirmed several times in writing he was due a refund of £1,119 and said it should honour that payment.

Revolut upheld Mr M's complaint and paid him £50 for the difficulties he'd experienced due to the misleading information he'd been given. Mr M wasn't happy with that outcome and so brought his complaint to this service.

Our investigator thought Revolut should do more to recognise the impact of misinforming Mr M on several occasions. And thought it should pay an additional £50 for the distress and inconvenience caused.

As Mr M didn't agree, his complaint has been passed to me to make a final decision. He thought Revolut should do more to recognise the impact on him of the misleading information it provided. He said he never agreed to the refund of £22.38 and deduction of 1,119 points. And he further complained about Revolut's repeated failure to provide a final response to his complaint.

## **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.

There's no doubt Revolut gave Mr M the wrong information. He was told he would get a refund of £1,119 and this was repeated later the same day. Revolut has apologised for that mistake and gave him £50 to recognise the difficulties it caused.

The question for me is whether or not Revolut has done enough to put matters right. When I think about putting things right, the broad principle I rely on is putting people back in the position they should have been in had the mistake not happened. In this instance, had Revolut got things right, its chatbot would have told Mr M he had 1,119 points, which had a cash equivalent of £22.38. Mr M was never entitled to £1,119 and I don't think it would be fair to ask Revolut to pay him that amount. If it did, Mr M would be in a better position than he would have been had the mistake not happened. So, I think it was reasonable for Revolut not to give Mr M £1,119.

Where things have gone wrong, I'd also expect Revolut to think about the impact of that mistake and provide compensation where it's reasonable and appropriate to do so. It's given Mr M £50 but, on balance, I think it should provide a little more than that.

It's not my role to punish a business for making a mistake. I have to be fair to both sides and make an award that recognises the impact a business's mistake had on a complainant. Mr M has set out very clearly what the impact has been on him. He says the financial pressure of losing the expected refund was substantial and destabilising. He said he disclosed his ADHD diagnosis to Revolut and it was obliged under the FCA's consumer duty to take that into account when sharing information with him. He also gave us a letter from his GP that confirmed his heightened anxiety, insomnia, headaches, and persistent overthinking.

For its part, Revolut pointed out that Mr M used its chatbot a few days before giving him the wrong information and he was told then that 1,119 points equated to £22.38. It accepts its misinformation will have caused confusion but doesn't think Mr M should have ever presumed he was entitled to a larger refund than stated in that first communication. And I have some sympathy with that argument. Mr M was quick to seek confirmation that a payment of £1,119 would be made and called on Revolut to honour the payment he felt it was contractually obliged to make. This was all before Revolut said it had made a mistake and leads me to think it's likely Mr M was aware it was wrong.

Revolut has a duty to communicate with its customers in a way which is clear, fair and not misleading. And Mr M is right in saying Revolut has a duty to respond flexibly to the needs of its customers with characteristics of vulnerability. In this case, Revolut made a mistake but put things right very quickly. And I think there was a reasonable expectation, based on what he'd been told a few days earlier, that Mr M would have at least questioned what he'd been told by Revolut in between times.

Notwithstanding the above, I can understand why Mr M's expectations were raised by being told he was going to receive £1,119 into his bank account. And I can see too why he was then disappointed when he was told he was only going to get £22.38. Revolut misled Mr M not once but on several occasions over the course of that day.

## **Putting things right**

Taking all of this together, I think it was right that Revolut apologised to Mr M for the impact its mistake had on him and pay him some compensation for that impact. It paid Mr M £50 but

I think a total amount of £100 would be more appropriate in light of the particular impact he's outlined. And so I think Revolut should pay Mr M a further £50 in addition to the £50 its already paid.

### **Other issues**

Mr M said that he didn't agree to Revolut cashing in some of his loyalty points and paying him £22.38 for those. He said it did this without his consent. The evidence I've seen shows that this complaint started when Mr M asked for a refund of any spare change amounts that had been collected. Revolut said loyalty points are not usually refundable and exchanged for money. But it agreed to Mr M's request on this occasion as a one-time refund. So, I don't think Revolut acted unreasonably in doing what it had been asked – and paying Mr M £22.38 in exchange for 1,119 loyalty points.

Mr M said he was also aggrieved Revolut hadn't sent him a final response to his complaint. That's not something I can consider. I can only investigate complaints about acts or omissions by firms carrying out regulated activities - and complaints handling by a firm isn't a financial service that I can look at. All I can say is that Revolut has shown me evidence that the final response was sent to the correct email address.  
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### **My final decision**

I uphold this complaint and direct Revolut Ltd to pay Mr M a further £50 on top of the £50 it's already paid him for the poor service I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 5 February 2026.

Richard Walker  
**Ombudsman**