

## The complaint

Mr C complains about Revolut Ltd's "Revpoints" scheme.

## What happened

Mr C says he noticed that his Revolut account spare change facility had been converted to Revpoints. He says he had no idea what Revpoints were and assumed it was a loyalty program. Mr C says he used some of the points to buy a gift card, but the transactions did not appear on his account and had they, then he would have raised the issue with Revolut. He would like compensation and or the gift card cost refunded.

Revolut says the Revpoints scheme can only be activated by a customer, and it was by Mr C in July 2024. It says that the transactions would have appeared on Mr C's account. And it has refunded Mr C the points but will not refund the gift card.

Mr C brought his complaint to us and our investigator didn't uphold it. The investigator thought that the facility would have to be set up by a customer and that it likely the transactions would appear on Mr C's account. The investigator also thought the Revpoints had no actual value and that the gift card was not refundable.

Mr C doesn't accept that view.

## 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.

Having done so I have come to the overall decision that I don't uphold this complaint. I appreciate Mr C will be disappointed by my decision.

I am satisfied on balance that Mr C must have activated the Revpoints facility. I am satisfied Revolut has told us the date that took place and that only a customer can activate it. I appreciate that Mr C may not have realised he may have done so, but that is not something I can fairly hold Revolut responsible for.

I appreciate that Revolut says the transactions would have appeared on Mr C's account, but he said they did not. I can't fairly conclude in those circumstances which version is correct, but I can't see that makes a material difference. I can't see that Revolut was obliged to record the transactions and that is not the main issue. I have explained that I think Mr C activated the facility and Revolut carried out his instructions which it couldn't know was not what Mr C intended.

I am satisfied that Mr C used the points for purchasing the gift card. I again appreciate Mr C may not have understood the scheme but can see he told us that he made the decision to use the points assuming it was a loyalty scheme. I find that Revolut carried out Mr C's instructions and could not have known that he didn't understand the scheme. In those

circumstances I can't fairly direct Revolut to refund that amount and think in any event it made clear the voucher was not refundable.

Overall, I am satisfied that Mr C must have authorised the facility even if he didn't realise. I am also satisfied that he chose to use the points and that it is difficult in any event to calculate the value. It follows that I can't fairly direct Revolut to do anything further in the circumstances of this complaint.

### **My final decision**

My final decision is that I don't uphold this complaint.

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

David Singh  
**Ombudsman**