

## **The complaint**

Miss F complains about how Revolut Ltd handled a transfer that was sent to her Revolut account. She complains that Revolut's actions led to her incurring financial losses as it caused delays with her property purchase.

## **What happened**

Revolut sent an email to Miss F on 6 July 2025 requesting that she provide some information as it was performing a standard account review. Miss F provided the required information.

Miss F's partner made a payment of around \$28,500 (USD) to her Revolut account on 17 September, but this payment was returned to her partner. Miss F contacted Revolut the same day to report an issue with the transfer as she required the funds urgently to progress a joint house purchase abroad.

The reason the transfer was returned is because the account review and verification had not yet been completed, causing a restriction to be applied to Miss F's account. Revolut completed the account review a few days later and the restriction was removed. However, by this point the funds were in the process of being returned to Miss F's partner and she was unable to access them. She complained to Revolut about what had happened.

Miss F's partner sent the required payment to her again after the funds were successfully returned and it was credited to her Revolut account on 29 September.

A short time later, Revolut responded to Miss F's complaint. It said, in summary, that it was entitled, in line with the account terms and conditions, to reject the incoming payment due to an ongoing account review and restrictions, because Miss F hadn't provided the requested information by the required deadline.

Miss F disagreed with the outcome of her complaint, and on review of the matter Revolut found it had made some errors in its previous response. Revolut found that it was a 'system bug' that had affected the verification process and that this caused the delay Miss F experienced with that. It upheld Miss F's complaint and paid her £75 compensation.

Miss F referred her complaint to the Financial Ombudsman Service. Our Investigator recommended that Revolut should cover some of the financial loss Miss F said she had incurred – occupational rent she was paying to the seller of the property she and her partner were in the process of purchasing, so they could live in the property before the process had completed.

Miss F agreed with the Investigator's recommendations, but Revolut didn't. It said it didn't think it was reasonable that it should reimburse any of the occupational rent Miss F had paid. It asked for the complaint to be reviewed by an Ombudsman, so it has come to me to decide. I agreed that Revolut had acted unfairly, but I came to a different view on what it should do to put things right. So, I issued a provisional decision.

## **My provisional decision**

I said:

“It’s clear there was a delay in Miss F’s account being verified because of a system issue and that this led, in turn, to a delay in the required funds reaching her account. That doesn’t appear to be in dispute. What is left for me to consider, however, is the impact of that delay on Miss F and what Revolut should do to put things right.

Miss F has explained why she feels Revolut should reimburse the occupational rent she incurred while waiting for the issue with her account to be resolved. I’ve thought carefully about what’s happened, including what Miss F has told us. And, having done so, I find I can’t safely conclude that Miss F incurred the occupational rent because of the Revolut account issue. I consider that this is a cost she would most likely always have incurred and I’ll explain why.

The process to purchase a property is not straightforward. Several factors can impact the time that process takes, including legal matters and arranging the required mortgage. Miss F has explained several matters needed to be resolved because she was jointly purchasing a property abroad with her as a non-resident, including the requirements of exchange control. As I understand it, exchange controls are in place in some countries to manage the flow of money in and out of the country to protect the economy. And in Miss F’s property purchase transaction, she was required to adhere to requirements specified by the relevant country’s exchange control procedure.

Miss F has said the purchase completed in late November 2025. Having considered the correspondence between Miss F and her attorney, I’m not persuaded that Miss F having access to the deposit funds on 17 September instead of 29 September would have resulted in the property purchase completing sooner than it did. Several weeks after the deposit funds were paid by Miss F to her attorney, further information was still being requested regarding proof of residence and other matters also needed to be finalised to enable completion of the property purchase. I don’t consider I can safely conclude that these requirements – or the time it took to resolve them – came about because of the delay in Miss F being able to access the deposit funds. I consider it most likely they would always have been required and that, as a result, it’s unlikely the property purchase would have completed notably sooner than it did, even if the funds transfer hadn’t been delayed.

For these reasons, I’m persuaded Miss F would always have incurred the occupational rent she had agreed to pay. And I don’t consider I can fairly require Revolut to reimburse any of those costs.

I am, however, satisfied that Revolut’s system issue led to Miss F experiencing avoidable distress and inconvenience, at what was already a very stressful time for her. Because of the system issue, she had to contact Revolut several times to try and resolve matters and to understand what had happened so she could access the funds. She was worried about the impact the delay might have on her joint property purchase and it was only once Revolut considered her complaint for a second time that she was told what had happened.

Revolut has already paid Miss F £75 to compensate her for the impact of this matter. But I consider a payment of £200 would more fairly reflect the distress and inconvenience this issue has caused. So, I provisionally require Revolut to pay Miss F a further £125 on top of the £75 it has already paid to her.”

Revolut accepted my provisional decision.

Miss F didn't. She said, in summary, that the minimum Revolut should do is compensate her by covering the cost of 12 days of occupational rent. She said that the other matters I referred to in my decision didn't delay the progress of the property purchase, but the delayed funds clearly did.

### **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 appreciate Miss F feels strongly about what's happened, so I've thought carefully again about my provisional findings. However, as neither party has provided any new arguments or evidence, I see no reason to depart from my provisional decision. I don't consider I can fairly require Revolut to cover any of the occupational rent costs.

### **My final decision**

My final decision is that Revolut Ltd should pay Miss F a total of £200 compensation, inclusive of the £75 it has already paid to her – if Miss F accepts my decision.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss F to accept or reject my decision before 17 February 2026.

Keith Barnes  
**Ombudsman**