

## **The complaint**

Miss M complains that there is a discrepancy with her account balance and Rev points with Revolut Ltd (“Revolut”).

## **What happened**

Miss M has held accounts with Revolut since 19 December 2021 and registered for Rev points on 23 September 2024.

By 30 October 2025 Miss M had earned 58,317.951 Rev points. Miss M used 57,400 of her Rev points on gift cards leaving a balance of 917.951.

Miss M believes that £4,801 worth of her Rev points are missing from three years ago. Miss M also says she saw a balance of £25,000 in her account but this later disappeared and complained to Revolut about this and asked it reinstate these balances.

Revolut didn’t uphold Miss M’s complaint. It explained that Rev points are loyalty points and are not refundable or accepted by third parties and cannot be exchanged for money or currency and can only be redeemed as per Rev points Terms and Conditions. Revolut didn’t agree it had made an error as it checked Miss M’s account and couldn’t see she ever held a balance of points worth £4,801 or held £25,000 and there was no indication of any discrepancy or system error.

Miss M was dissatisfied with this and so brought her complaint to this service.

One of our investigators looked into Miss M’s concerns but didn’t think Revolut had done anything wrong as Miss M had never held a balance of Rev points to the equivalent value of £4,801 and Miss M’s statements show she had never held £25,000 in any of her accounts and the balance of the accounts together was never this much either. To assist Miss M and evidence their view they provided her with a transaction history of her accounts since she opened them and as they hadn’t found Revolut to have done anything wrong they didn’t think there was anything further for Revolut to do.

Miss M remains unhappy and is adamant her recollection of what she saw on her account balance is correct and has asked for an ombudsman’s 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.

I hope that Miss M won’t take it as a discourtesy that I’ve described and condensed her complaint in the way that I have, but is an informal dispute resolution service, and I’ve concentrated on what I consider to be the crux of the complaint. Our rules allow me to do that. And the crux of this complaint is that Miss M believes there is a discrepancy in her Rev points and account balance.

It might help if I explain here my role is to look at the problems Miss M has experienced and see if Revolut has done anything wrong or treated her unfairly. If it has, I would seek – if possible - to put Miss M back in the position she would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

And where there is a dispute about what happened, I've based my decision on what I consider most likely to have happened in the light of the available evidence.

Having considered all the evidence – and I know this will come as a disappointment - I'm in agreement with our investigator and I don't think there is anything much more of use I can add.

Though I don't doubt that Miss M genuinely believes she held £25,000 in her accounts the transaction history and statements simply don't evidence this was ever the case and so I can't say Revolut has made a mistake in the balance that is reflected on her account.

And I've come to the same conclusion regarding Miss M's Rev points. As our investigator has already explained, Rev points do not hold the same value in monetary terms so 1 point doesn't equal £1. And Miss M's Rev point historical balance shows that Miss M never held Rev points worth £4,801 and that the majority of her points were redeemed on gift cards in-line with the terms and conditions.

I appreciate Miss M's recollection is different to this and how distressing this is for her, but based on the evidence I've seen I don't think Revolut have done anything wrong or treated Miss M unfairly and so I don't uphold this complaint.

### **My final decision**

For the reasons I've explained, I do not uphold Mrs M's complaint against Revolut Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 3 March 2026.

Caroline Davies  
**Ombudsman**