

The complaint

Mr B complains about how Revolut Ltd dealt with an international payment return.

What happened

Mr B made a payment to an account in Australia on 8 October 2025 for just over €589. He says the money did not reach the intended beneficiary and has asked Revolut for its return. Mr B says he has provided evidence that the money had been returned but he hasn't received the refund. He says he has been caused distress and inconvenience.

Revolut accepts it didn't deal appropriately with the refunded money. It now says the money was refunded to Mr B on around 10 October 2025, but it was less than the amount sent and that is why it didn't notice. Revolut says €514 was refunded after charges from an intermediary bank. It has offered €75 compensation in addition to £75 compensation previously paid.

Mr B had already brought his complaint to us and our investigator thought Mr B had used an incorrect code which led to the payment rejection. The investigator thought the money was refunded on 13 October with the difference being the fees involved. The investigator also thought the compensation offer of £75 and €75 appropriate but accepted that Revolut ought to have been able to tell Mr B the money had been refunded.

Mr B doesn't accept that view and questions if it can be proved the money received in his account was the correct refund. He says even if it was the refund, then Revolut failed to notice or tell him.

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 conclusion that Revolut has made a fair and reasonable compensation offer in total of £75 and €75.

I am satisfied the initial problem appears to have been caused by Mr B using an incorrect code which meant when the money was refunded it was less than originally sent due to other bank charges. I can't fairly hold Revolut responsible for the difference in these circumstances as it didn't make that mistake and isn't responsible for another bank's charges.

I am also satisfied on balance that the money received into Mr B's account on 13 October 2025 was the money in question namely the refunded payment less charges. I don't think Mr B has provided evidence that it related to a separate payment or what he says that credit may have been for. I think the payment refund date corresponds to the evidence of the money being returned.

I appreciate neither side appears to have noticed the credit in Mr B's account. I accept the

amount was slightly less than sent, but I would have expected both sides to this complaint to have noticed it. I also would have expected Revolut to have had a record of the refund and how much it was for and that it ought to have told Mr B as soon as he contacted it where the money was.

I have no doubt Mr B was caused distress and inconvenience here although I don't accept he was deprived of his money as it was in his account. I am satisfied Revolut has offered a fair and reasonable compensation award in total of £75 and €75. I don't think Mr B suffered any financial loss as a result of what took place and that he did have his money refunded. I appreciate the position could have been handled more appropriately but I don't think what took place justifies further compensation.

My final decision

My final decision is that I uphold this complaint in part and direct Revolut Ltd to pay Mr B a further €75 compensation in addition to the £75 compensation already paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 21 March 2026.

David Singh
Ombudsman