

## **The complaint**

Mr F has complained that Revolut Ltd (“Revolut”) sent a final response to a complaint to an incorrect email address, which resulted in a data breach.

## **What happened**

Mr F raised a complaint with Revolut on 20 May 2025. Revolut issued a final response to the complaint on 3 June 2025, which was sent to the same email address that Mr F had provided in the complaint form.

Mr F then complained again, on 19 July 2025, saying that Revolut had breached its data protection obligations.

Revolut issued its final response on 30 July 2025, acknowledging that its complaint handler had sent the final response to the email address that Mr F had provided in the complaint form, rather than to the email address recorded on file. To apologise for the distress caused, Revolut credited Mr F’s account with £100.

After Mr F referred his complaint to this service, one of our investigators assessed the complaint and they concluded that what Revolut had done to put things right was reasonable.

As Mr F didn’t accept the investigator’s assessment, the matter was referred 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.

Having considered everything, I don’t think that Revolut needs to do anything further to put things right. I will explain why.

Revolut has accepted that it didn’t follow its own processes when it responded to Mr F’s complaint. So all that is left for me to consider is whether Revolut needs to do anything more to put things right.

Mr F says that he has never used the email address that the final response was sent to on 3 June 2025, and says that email address was never associated with his account.

Revolut has provided evidence to show that a similar email address to the one it responded to (but with a different email provider) had previously been the registered email address for an account in Mr F’s name. The records show the (similar) email address being added at 1.20pm on 2 January 2025. Revolut’s records show that Mr F then changed the registered email address, to his more recent email address, at 3.36pm on the same day i.e. 2 January 2025.

Revolut has also provided a copy of the complaint form that Mr F submitted via its webchat service, on 20 May 2025. Although the webchat looks to have been linked to the correct email address for Mr F, I can see that the complaint form Mr F submitted, contained the email address that Revolut sent the final response to.

So from all of this, it seems that Mr F had a number of email accounts and in the complaint form he had provided (whether by mistake or intentionally) a different email address to the one that Revolut had registered on his account. And Revolut then responded to that email address, assuming that was where Mr F wanted a response to the complaint to be sent to. In the circumstances, I don't think the assumption was necessarily an unreasonable one.

Therefore, whilst it may be the case that Revolut didn't follow its own processes here, at the same time, it sent its response to Mr F's complaint to the email address that he provided when he submitted the complaint form. So, taking everything into account, including the information contained within Revolut's final response, I think that an award of £100 is a reasonable amount of compensation for any distress and inconvenience caused to Mr F by Revolut's failure to follow its own processes.

I note that there has been some discussion between Mr F and the investigator about the records held by Revolut, including references to other accounts that Mr F may've had with Revolut. But this complaint is solely about Revolut sending a final response to an email address that was different to the one Revolut had registered on file for him. So, whilst I have reviewed everything that has been provided, I don't think it's necessary to comment further on those other matters, to fairly address this complaint.

Finally, I note that Mr F is unhappy that Revolut paid the £100 into his account, which had been restricted and was due to be closed. However, I can see from the account statements that Mr F was able to transfer the money out of the Revolut account. So I'm satisfied that Mr F not been unfairly denied access to that money.

### **My final decision**

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 9 April 2026.

Thomas White  
**Ombudsman**