

The complaint

Mr A complains that Revolut Ltd failed to identify that he had a gambling problem and failed to offer support.

What happened

Mr A contacted Revolut by phone in October 2025. He told the advisers that he had spent over £6,000 on gaming, and that the company he transferred the money to had not set up an account for him. He said he didn't authorise the payments. He was advised that Revolut would have to investigate the matter as a possible fraud.

He also told Revolut through its online chat that he had made several payments to an online casino, and that he didn't recognise the transactions and believed they were fraudulent.

However Revolut concluded in both cases that Mr A had authorised the payments. He made a complaint about this but Revolut didn't uphold it.

Following this, Mr A spent a lot of money on gambling, and he contacted Revolut again on 23 November 2025, in order initially to get the payments refunded. However over the course of several calls he admitted that the payments were not fraudulent but felt that this was the only way to get any of those funds refunded. He admitted to the advisers that he had made all the transactions himself. And that he hadn't been able to work since April due to mental health issues. He admitted that over the course of eight months he had spent thousands of pounds on gambling because of those mental health problems.

He complained to Revolut, although it addressed his complaint as one of failing to process the chargebacks.

After referral to the Financial Ombudsman Service, our Investigator thought that Revolut wouldn't have been aware of Mr A's vulnerability or of his mental health problems until November 2025. As it didn't offer Mr A support after this, he thought that Revolut should pay £100 compensation. He noted that Mr A had stopped gambling after November 2025.

Mr A didn't agree and felt that Revolut should have been aware of the escalation of gambling related transactions after April 2025. And that it should have been clear to the advisers in his October calls and on the same chat that he needed help and support for his gambling.

The matter has been passed to me for an Ombudsman's consideration.

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.

The presence of gambling doesn't automatically mean that someone is vulnerable or compulsively spending. It could be an indication of vulnerability, but it wouldn't be suitable for Revolut to assume that a customer needs additional support just because gambling transactions are being made.

In Mr A's case, and during the calls and over the live chat in October, he was insistent that this was gaming and that he wanted the money to be refunded because he either didn't authorise the payments or they were fraudulent and he was the victim of a scam.

I understand that Mr A felt that that was the only way he could get through to a live agent to talk about the matter when in fact he knew he had authorised the payments and wanted help to address his gambling problems.

I don't think, in respect of those calls/ online chat Revolut could have been expected to know that Mr A's underlying problems were with gambling rather than fraudulent payments.

I would highlight that on 27 October over the online chat, Mr A said he didn't participate in online gaming or gambling platforms and that he was self-excluded from those platforms. So he said that it was impossible that he authorised those transactions.

I fully understand why Mr A felt unable to raise mental health problems with Revolut initially, and that it must have taken courage to do so when he later spoke to the advisers in November. But from Revolut's point of view, I don't think it was aware or reasonably ought to have been aware of his vulnerability until then.

Mr A believes that Revolut had constructive knowledge of his extensive gambling activity from April 2025 until November 2025. He feels that the activity, of spending huge amounts during those months would have been visible to Revolut. He particularly highlighted two single days in June and August 2025 when he spent over £6,500 and £6,300 respectively.

Banks do need to have systems in place to identify whether its customers are having problems managing their spending. It is however important to note that bank accounts are not manually reviewed. So, in order for Revolut to know that Mr A might be having a problem it would need to be alerted to identify unusual spending on the account. In the absence of Mr A telling Revolut this could be:

- The transactions themselves being identified as possibly fraudulent.
- Having financial problems e.g. if the account is frequently overdrawn or over the limit. Or he had applied for loans or credit from Revolut.
- Unusual and/ or out of character account activity.

As I've said Mr A raised the question of fraud on his transactions in October, Revolut found that he had authorised the payments and he admitted himself that this was the case. As he was insistent that the transactions were gaming and that he didn't gamble, Revolut couldn't in my view have identified that as unusual spending.

Whilst Mr A has told us that he did have financial problems, his account doesn't show this. This didn't appear to be his main current account, as it didn't include what would be normal monthly spending like on utilities, rent or mortgage or insurance. Over the years he maintained a consistently high balance and I can't identify any periods when he was overdrawn or had payments declined for having insufficient funds. Gambling transactions, as they are generally legal would not automatically be identified by the system. Mr A has mentioned the MCCs (Merchant Category Codes) identifying payments as gambling, but as our Investigator has said, these appear when the card is used, not when payments are done by bank transfer as in Mr A's case.

I haven't seen that Mr A applied for loans or credit from Revolut during 2025.

So comparing the statements, which go back to 2020, nothing stands out to me which would indicate that the account activity from April 2025 onwards was markedly different from what had gone before. High amounts generally went in and out of the account.

So overall I'm not persuaded that Revolut would reasonably have been aware of Mr A's vulnerabilities until November 2025. For that reason I won't make an award for gambling losses.

Listening to the phone calls in November 2025 I think it would have been clear to the advisers that Mr A had mental health problems, particularly around gambling. Generally we would expect businesses to offer support to the customer through its support team. And if appropriate to advise about the setting up of a gambling block. We would also expect them to advise their customer of external agencies that could offer support.

I regret to note that Revolut did none of this, it regarded the complaint as being about fraudulent transactions.

However I bear in mind that our function is not to punish businesses. I do have to note that Mr A has managed to stop gambling since November 2025, even without the assistance he could reasonably have expected to receive from Revolut, which is to his credit. So I do think that any support that Revolut might have been able to offer at that stage would have been limited. For the upset caused at the time, I think that the £100 proposed is fair and reasonable in all the circumstances of this case.

Putting things right

Revolut should pay £100 compensation.

My final decision

I uphold the complaint in part and require Revolut Ltd to provide the remedy set out under "Putting things right" above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 19 March 2026.

Ray Lawley
Ombudsman