

## **The complaint**

Miss C complained that Revolut Ltd declined a transfer to her son, and she was provided with conflicting information when trying to resolve the issue.

## **What happened**

Miss C made a transfer via the app to her son for £14,000 with a reference of “Investment” but this was stopped by Revolut as it flagged on their security system as potentially suspicious.

Revolut asked Miss C to answer questions around the legitimacy of the payment via the app. They asked if she was being pressured to make the payment and went on to provide advice about fraud and investment scams. Revolut then declined the payment as it was identified as high risk.

Revolut then contacted Miss C via webchat to request evidence and continue its questioning.

Revolut asked for a picture of the message from her son requesting the payment, but Miss C explained she could not provide this, as it didn't exist. Miss C said her son was with her, and she told Revolut that it was her choice to make the payment, and it hasn't been requested.

Miss C provided a picture of her son's debit card, online banking, and passport to try and confirm she is comfortable with making the payment. The advisor said they needed further information and requested a call. Miss C said, “I am [out of the country] now and I am not good at English, I am asking my son to translate for me. What information do you need.”

Revolut then proceeded to ask further questions about remote access applications, provided more information about scammer techniques and how they could be pretending to be someone she knows. Miss C answered these, confirming the payment was legitimate.

Revolut said despite answering the questions they believed she may be the victim of an impersonation scam.

Miss C told Revolut that she still wants to go ahead with the transfer and accepted all liability. Revolut said they will review the information within 3 hours, and she will get an app update once complete.

Miss C then contacts Revolut the next day asking for an update and support with processing the payment. Revolut then proceeded to transfer Miss C to four different departments before the escalations team took over. They then advised her to either use a linked debit card or to try and remake the payment on the app and follow the security questions online if it flags

again.

Miss C told Revolut that she had already followed this process the day before and she thought the payment was currently being reviewed. The advisor asked Miss C to make the payment again and he will stay on hand to monitor any issues.

Miss C raised concerns that the payment will be flagged again, and Revolut will freeze her account. She asked what documents she could send to ensure the payment goes through successfully. Revolut explained that they can't provide a future decision on a payment and Miss C was unhappy with this and requested to speak to a supervisor.

Despite speaking to a manager Miss C was still unable to resolve her concerns and asked to raise a complaint.

Miss C said there was no justification for the payment to be stopped and that Revolut have still not provided a workable solution for this payment. Miss C also said there had been multiple service failings such as chaotic support for five hours, contradictory advice and a refusal to log a complaint.

In resolution to her complaint, she wants Revolut to confirm in writing that no further flags or account restrictions will apply to transfers to family members, £350 in compensation and an apology from a senior manager.

Revolut said the transfer was declined in accordance with their terms and conditions in addition to having a duty to protect their client's money. They said that whilst they don't believe an error has occurred, they don't dismiss Miss C's negative experience. Miss C was unhappy with their response and brought her complaint to this service.

Since Miss C raised her complaint with this service she has since been able to complete the payment by making multiple smaller value payments.

The investigator reviewed the complaint and found that Revolut followed their internal processes and that they acted fairly when declining the payment.

Revolut made an offer to resolve Miss C's complaint by providing £100 in compensation. The investigator found that whilst Revolut had not acted unfairly by declining the payment, there had been shortfalls in the service Miss C received and agreed that the offer was fair.

Miss C doesn't agree and thinks Revolut should provide a higher compensation amount, an apology from a senior manager and asked for an Ombudsman to decide.

### **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 agree with the investigator's conclusions, and I will outline my decision below.

Revolut have an obligation to try and keep their customer's accounts safe and prevent

fraudulent transactions. This can mean that sometimes they identify legitimate payments as potentially suspicious and block these to prevent harm. Whilst I understand that this can cause distress and inconvenience, it doesn't necessarily mean that the bank has acted incorrectly.

Miss C states that there was no justification for blocking the transfer. Revolut have signposted their terms and conditions which set out when they can stop payments on Miss C's account. The terms say "we may refuse to make a payment or delay a payment if we reasonably believe that the instruction is connected to, or is at material risk of being connected to, a scam, fraud, or any criminal activity."

Whilst I'm sorry to hear that this caused inconvenience for Miss C, I'm satisfied that Revolut have acted in line with both its obligations and the terms and conditions of the account, as they believed Miss C was potentially a victim of an impersonation scam.

Revolut told Miss C to remake the payment, and whilst I understand that Miss C had hesitations around this, Revolut wouldn't be able to guarantee that the payment won't be flagged again as the security system considers numerous factors when determining if it's suspicious. So, whilst one risk could be resolved, another one could arise which could result in it being classed as suspicious. Therefore, I can't tell Revolut to confirm in writing that no further flags will occur on Miss C's payments to family members.

Revolut did make attempts to try and resolve the issue by requesting a phone call and told Miss C she could make the payment from a linked debit card. However, the instructions were not always clearly communicated resulting in Miss C finding a workaround by making the payments in smaller increments.

I can't say that Revolut acted unreasonably when declining Miss C's transfer.

Miss C is also unhappy with how Revolut supported her because she was passed to four different advisors when trying to get an update on her payment. I understand that this caused further time spent and frustration when trying to get this issue resolved.

Miss C has requested an apology from Revolut from the begging of her complaint, and I contacted them to discuss this. Revolut said they are happy to provide an apology to try and resolve the complaint with Miss C. Whilst I won't stipulate who will provide the apology, I think it's reasonable to tell Revolut to provide an apology to acknowledge the shortfalls in service.

Taking the above into account, I have decided that Revolut acted in accordance with their security measures when declining the transfer. However, I think they could have provided clearer communication when following their procedures, which would have helped Miss C's understanding of what was required.

I think that the £100 offered by Revolut acknowledges the inconvenience experienced.

There was also misunderstanding when Miss C attempted to raise a complaint. Miss C tried to clarify on a couple of occasions if she could raise this via the webchat and the agent kept providing the links to the online form and email, without answering her question's.

Whilst I understand that it was initially unclear if Miss C's complaint could be logged via the webchat, I can't say that Revolut refused to log a complaint as they had signposted her to their standard methods for raising complaints. Whilst I have commented on this point, complaint handling is not one of the activities listed as a regulated activity therefore this part of Miss C's complaint is not one, we can consider.

### **My final decision**

For the reasons outlined above, I uphold this complaint.

Revolut should:

- Pay Miss C £100 for the distress and inconvenience caused
- Provide an apology to acknowledge the service shortfalls

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

Jessica Lees  
**Ombudsman**