

The complaint

Ms J complains that Revolut Ltd didn't tell her she needed to activate her account to receive reward points.

What happened

Ms J says she upgraded her Revolut account to receive an increase in the eligible reward points. She says she wasn't told she needed to activate the upgrade to receive the points. Ms J says she then spent money on her account but didn't receive the points. She would like the points as well as compensation and says Revolut staff accepted the communication could have been clearer.

Revolut says its account terms and conditions make clear that the account upgrade has to be activated before a customer receives the benefits which are not limited to increased spending points. It doesn't accept making a mistake or that the marketing e-mails Ms J received ought to have been clearer.

Ms J brought her complaint to us and our investigator upheld it. The investigator thought Revolut had an obligation to ensure its customers had a clear understanding of the product and it was a reasonable assumption that the increased points would be activated without further steps. The investigator didn't think a customer was compelled to, for example click on the terms and conditions, and recommended Revolut pay £100 compensations as well as appropriate reward points.

Ms J accepts that view, but Revolut disagrees. It says the reward points scheme is not a regulated activity and in any event that award is duplicitous.

My provisional decision

I issued a provisional view and said that Revolut should pay £100 compensation but not award the reward points.

I looked carefully at the e-mails Ms J received and thought it likely that a reasonable customer would assume that by upgrading the account then additional benefits would be available. For example, one of the e-mails said "with premium your earning...". I thought on balance Ms J was reasonably entitled to conclude that, as that was written in the present tense, she would be receiving those benefits simply by upgrading her account.

I appreciated the e-mails told a customer to check the terms and conditions, but I thought that Revolut ought to have advised customers that some benefits required a further step. I didn't accept that would have been onerous or made the e-mails overly complicated. I appreciated the reward points were not the only benefit and agreed with Revolut that it could not reasonably be expected to include details of every benefit or which ones required further steps. But I thought a general advice would have provided more clarity which is a point Revolut's own staff seemed to agree with. I didn't think the staff member was simply repeating Ms J's complaint when that was said.

So, I thought Ms J was caused some inconvenience in sorting matters out. I didn't think the impact of what took place justified any more compensation than the investigator recommended. I was satisfied £100 compensation was fair and reasonable.

I then considered what the investigator said about the reward points and that Revolut should award them. I accepted that the points were ancillary to the main regulated activity namely the account which was upgraded. But whilst I accepted that Revolut could have been clearer in its e-mails, I was satisfied Ms J was not entitled to the points as she didn't comply with the terms and conditions. I also didn't think it clear if she had upgraded her account at the time of the purchase in any event but thought that was not relevant in the circumstances of my decision. I thought that the compensation covered the inconvenience Ms J was caused and that she would have received other account benefits not limited to the reward points.

Neither Revolut nor Ms J have replied to my provisional 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 done so I have come to the same conclusion that I reached in my provisional decision and for the same reasons.

Putting things right

Revolut should pay the £100 compensation.

My final decision

My final decision is that I uphold this complaint in part and direct Revolut Ltd to pay Ms J £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms J to accept or reject my decision before 23 March 2026.

David Singh
Ombudsman