

The complaint

Mr D complains Revolut Ltd's systems went down completely preventing him from placing an order online using his preferred payment method. He complains Revolut Ltd didn't keep its customers informed or explain whether this was a technical issue or something else. In addition he complains Revolut lied about when the problems had been fixed. Finally he complains Revolut is now discriminating against him because he's complained about multiple issues.

What happened

Mr D has had an account with Revolut at various times. He says he closed his account with Revolut having lost trust in it as a result of this issue.

Mr D says Revolut's systems went down completely on 12 June 2025. He says Revolut didn't keep its customers informed about what was going on and that the updates it sent him were misleading as they suggested its systems were no longer down when they were. He also says that Revolut's systems being down prevented him from placing an order online using his preferred payment method. He complained to Revolut about this.

Revolut looked into Mr D's complaint and, having done so, offered to pay him £25 in compensation as a goodwill gesture. Mr D was unhappy with Revolut's response and so complained to our service.

One of our investigators looked into Mr D's complaint but didn't recommend that it be upheld as they were satisfied that what had happened was outside of Revolut's control and that the updates Revolut had sent were accurate. Mr D disagreed and asked for his complaint to be referred to an ombudsman for a decision. He didn't think £25 was adequate punishment for Revolut's failures. His complaint was, as a result, passed to me.

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.

This decision relates to Mr D's complaint about Revolut's systems going down on 12 June 2025, and not any of the other complaints I've mentioned above.

I can see that Mr D contacted Revolut on 12 June 2025 to say that he was having problems making a payment using its platform. I can see that Revolut contacted Mr D approximately 10 minutes later to say that it was "experiencing a service disruption" and its "engineering team is actively working on a resolution". I can see that Revolut messaged Mr D the following morning to say that the service disruption had been resolved and that he should no longer experience difficulties when using its app. I can see that Mr D has said the issues hadn't been resolved, and that he was having issues seven hours later. I'm satisfied that this was based on his belief that he'd received an erroneous call from Revolut that he didn't request with a one-time passcode at 4.30pm.

Mr D has told us that he finds Revolut's services helpful and that he feels safe making payments using its single use virtual cards. I accept that. I also accept that he would, therefore, have preferred to place the online order at the heart of this complaint using Revolut and that he wasn't able to do so. He's told us that he used another provider – a provider I can see he's used previously. I'm satisfied, based on how that provider works, that Mr D wouldn't have had to share his account details in order to place the online order using the other provider – which is one of the reasons why he feels safe using Revolut's single use virtual cards. That means I'm satisfied the impact of Revolut's systems being down on Mr D was fortunately minimal. In the circumstances, the only thing that I feel I need to consider awarding compensation for is any distress any "mixed messages" from Revolut might have caused. In relation to this, however, I agree with our investigator that Revolut not only let him know that it was experiencing disruption but also when the problem had been resolved. I say that because I'm satisfied that the problem Revolut was having had been resolved by 9.30am the following morning and that whilst Mr D might well have received a delayed one-time passcode around 4.30pm that was as a result of the earlier disruption and knock-on consequences and not evidence that Revolut's systems were still disrupted.

In short, for the reasons I've given, I agree with our investigator that Revolut doesn't need to do any more in this case. I also agree that it's not our role to make awards with a view to "punishing" a business, as Mr D has invited us to do.

My final decision

My final decision is that I'm not upholding this complaint.

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

Nicolas Atkinson
Ombudsman