

The complaint

Mrs L complains Revolut Ltd unfairly denied her access to funds for five days when she was abroad.

What happened

The details of this complaint are well known to both parties, so I won't repeat them here. Instead, I will focus on the reasons for my 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.

In my review I've focussed on what I think are the key issues here. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts. If there's something I've not mentioned, it isn't because I've ignored it. I'm satisfied I don't need to comment on every individual argument to be able to reach what I think is the right outcome. I do stress however that I've considered everything Mrs L and Revolut have said before reaching my decision.

Firstly, I am sorry to see Mrs L has had cause for complaint – I can understand her frustration with the situation. However, having looked at the complaint fully, my review of the evidence has led me to the same overall conclusions as the Investigator previously set out and for much the same reasons. I will explain why.

Mrs L held a Revolut account, which she used when she was abroad. Mrs L says she went to the Philippines with her two small children and initially was able to transact on the account as normal to meet her needs. However, between 13 and 18 December 2025 access to her Revolut account stopped. Mrs L says this caused her considerable distress and Revolut markets itself as a global travel banking solution, but its limited use should've been made clear to her at the outset. Mrs L says the loss of all access without warning added to her distress.

The starting point of my review is the account terms and conditions held by Mrs L. I can see these terms specify which countries are fully supported by Revolut's services. The Philippines is not on this list – however, this doesn't mean Revolut's services won't function there. Rather it means that all of its services may not be fully accessible. Mrs L agreed to these terms when she took out her Revolut account – and when travelling, I consider it reasonable for an account holder to check and ensure they are able to access the services they need when abroad or make alternative arrangements.

A key issue for Mrs L is that she was able to use her account at first without hindrance, and then suddenly this stopped. Revolut has said it did not restrict Mrs L's account – rather as its services aren't fully supported in some country's services may be accessible sporadically. Revolut says as the Philippines isn't a fully supported country it will aim to provide services,

when its technical systems allow but it can't guarantee uninterrupted access, especially as its services aren't officially available in some regions.

In my view, this explains why Mrs L was able to access services initially – and due to geographical limitations, this was unfortunately unable to continue during the entire duration of her trip. Mrs L says these factors ought to have been made clear to her when she contacted Revolut. I have reviewed the chat Mrs L used to report the issue to Revolut. I can see that Mrs L contacted Revolut on 18 December 2025 – and by this point Mrs L had been able to access her account using a VPN. Mrs L says she wasn't informed in the chat when she reported the incident why she had no access to her account – I can see that Mrs L wasn't given specific details about why her access was restricted immediately, and this would've been a source of concern. However, I can see shortly after she raised concerns about the restriction Mrs L was informed in the chat about the limitation stemming from Revolut not being fully functional in that particular country. So I don't find Revolut deliberately withheld this information from Mrs L.

I can also see that in its final response letter to Mrs L's complaint Revolut explained why Mrs L experienced issues. In particular Revolut confirmed that the issues she experienced were due to her location, and that the limitation in its service provision in Philippines is due to licensing, regulatory and service framework issues. Mrs L was assured that no blocks or restrictions were placed on her account, with no adverse information recorded about her – and the error message was due to Mrs L's location only. I consider Revolut's response and explanation to be clear and sufficiently detailed, and it would allay any concerns Mrs L had regarding her account.

I've gone on to consider what appropriate compensation would be in the circumstances of Mrs L's complaint. Mrs L has explained the access issues caused her significant distress and concern as she was abroad with her children. Revolut apologised to Mrs L for her experience and paid £25 in recognition of the distress caused to her. In its referral to our service Revolut increased this to £75. Mrs L didn't consider this to be sufficient. Reaching an award for distress and inconvenience is seldom straightforward. The issues involved are subjective by their very nature and the impact on the consumer can be difficult to determine. Our awards are not intended to be punitive for businesses, and their fundamental aim is to recognise the impact on a consumer where there have been shortcomings. Having considered the timeline of events, I think the compensation offer of £75 is fair.

I say this because the detriment caused to Mrs L primarily consists of no access to her account for a five-day period. However, this wasn't due to an error on Revolut's part – it stemmed from the limitations its provision of services in Philippines. I am also mindful that Mrs L was able to access funds by using an alternative VPN which mitigated the impact of this issue. This isn't to say I underestimate the concern Mrs L experienced at the time, especially as she was with her children. But given the overall timeline of events and circumstances I consider £75 to be fair compensation for the inconvenience she experienced.

I'm sorry this isn't the outcome Mrs L hoped for. While the amount of compensation isn't what she was looking for, I do hope my final decision provides some clarity around why I won't be asking Revolut to pay more than the £75 it has offered.

Putting things right

I direct Revolut Ltd to pay Mrs L an additional £50 for the distress and inconvenience caused to her. This brings the total compensation amount to £75.

My final decision

My final decision is that I uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L to accept or reject my decision before 5 May 2026.

Chandni Green
Ombudsman