

## The complaint

Ms L complains Revolut Ltd didn't refund a payment made in error. Ms L states she selected the correct recipient, but Revolut sent it to the wrong account, and she received poor service when trying to get this recalled.

## What happened

Ms L attempted to make a payment of £1,000 to an existing payee, but states there was an error when doing this and it sent the payment to the wrong recipient.

Ms L contacted Revolut immediately through online chat and phone calls. Ms L was advised she would need to wait two calendar days to submit a payment recall but was also given conflicting information about the type of payment made and the funds being returned.

Ms L continued to contact Revolut regarding the situation, and it processed a payment recall several days later. This took longer than expected and Revolut didn't provide the correct category code for the payment error, causing a further delay.

The payment recall was unsuccessful as there were insufficient funds in the receiving account to return these to Ms L's account. Revolut provided a final response to Ms L and paid her £75 as a goodwill gesture.

Ms L was unhappy with this response, brought her complaint to this service and an investigator looked into things.

The investigator reviewed the actions taken by Revolut and also contacted the bank that received the funds. This determined there had been a delay in Revolut initiating the payment recall and sending the wrong category code. But this didn't impact the recall being rejected, so the investigator felt the £75 paid was fair and reasonable and didn't uphold the complaint.

Ms L remained unhappy with this response, stating it was a system issue that caused the payment error, and this had been confirmed by Revolut on a phone call. She asked for an ombudsman to decide things.

In my recent provisional decision, I said:

*'I'd like to begin by expressing my understanding to Ms L. I appreciate the depth of feeling behind this complaint and I'd like to confirm I've read everything carefully before reaching my decision.*

*Ms L states she selected the correct recipient for the payment, but a system error caused the payment to be sent to the wrong person.*

*The evidence provided by Revolut confirm the payment was sent to the account selected by*

*Ms L. Ms L has provided screenshots of her options when making a payment and the details of the payment made.*

*Whilst I sympathise with Ms L, this doesn't demonstrate she selected a different recipient, or there was a system error. It shows a successful payment to an existing payee.*

*Due to this, I think Revolut was correct in treating this as a valid payment, as opposed to a misdirected payment. The payment was made to an existing payee that Ms L has sent funds to previously. The money had left Revolut as soon as the payment was made, so its only option was to make a request for a payment recall.*

*Ms L contacted Revolut as soon as she realised the payment had gone to the wrong account. When the sending payment services provider is told about a mistake, it must contact the receiving payment services provider within two working days, and Revolut didn't do this.*

*Ms L was advised she needs to wait two calendar days before a payment recall can be attempted, and she can do this herself through her online account.*

*The payment recall request was sent ten working days after Ms L contacted it, and the error category code which is required was submitted incorrectly. I think Revolut could have acted quicker and this caused a delay in the receiving bank being able to start the process.*

*Unfortunately, even if Revolut had acted at the earliest opportunity, the recall request would have failed because Ms L's money had all been used very quickly after it was paid to the other bank, there was nothing to recover.*

*This is important because the receiving bank would only pay Revolut, and therefore Ms L, money that was left from what Ms L sent. If the person receiving the money spent it, the receiving bank can't recover it.*

*I think the £75 gesture of goodwill Revolut paid Ms L is fair and reasonable to acknowledge the delay in the payment recall request and the incorrect category code.*

*Ms L contacted Revolut several times by both phone and webchat. This is understandable as she wanted to notify it as soon as possible to recover the funds.*

*Over these calls, Ms L was given incorrect information regarding the payment recall. She was advised the funds would be reimbursed and reassured on several occasions regarding this. I think this led Ms L into thinking it's likely her funds would be returned.*

*I think Revolut could have handled these calls better and should have advised Ms L of the correct process and managed her expectations appropriately regarding the recall. You can hear that Ms L is understandably upset during one of the calls, as this followed an online chat conversation where she had been correctly advised the funds may not be returned.*

*Ms L was given incorrect advice, and I think Revolut should pay a further £75 to acknowledge the distress caused by this.*

*Unfortunately, I don't think Revolut could have got Ms L's money back from the receiving bank however quickly it had acted, and I'm sorry Ms L has been unable to get her money back. Ms L could seek legal advice on how to recover the money, but I am unable to ask Revolut to cover the £1,000 financial loss.'*

## **Responses to my provisional decision**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I provisionally decided to partially uphold the complaint, and thought Revolut should pay Ms L a further £75 to compensate for the service she received.

In response to the provisional decision, Revolut agreed with my award.

Ms L didn't agree, stating Revolut had a glitch in its system which resulted in the payment being sent to the wrong recipient.

Having reconsidered the issues in this complaint, whilst I sympathise with Ms L, I remain of the view that my provisional decision was the fair and reasonable response to what happened to Ms L.

## **My final decision**

For the reasons I have given, it is my final decision that the complaint is partially upheld. I require Revolut Ltd to pay Ms L a further £75 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms L to accept or reject my decision before 11 May 2026.

Hannah Edmondson  
**Ombudsman**