

The complaint

Miss F complains that Revolut Ltd did not provide her with appropriate help and support to manage her gambling.

What happened

Miss F opened an account with Revolut in May 2025.

On 30 May 2025 she contacted Revolut through its chat facility to say that she was having difficulty managing her finances. In particular, she explained that she had gambling issues and said that she had made a number of payments to gambling firms during episodes when she was not in control of her spending. She asked for payments to be refunded.

Miss F contacted Revolut again the following day. She said she had made further payments to gambling sites and again asked about stopping the payments and about obtaining refunds. The Revolut agent explained that, because of the nature of the payments, it would be difficult to obtain refunds, but told Miss F that she could block payments to gambling sites through the Revolut app.

Miss F asked if Revolut could place a block on payments but was told that was not possible. A block could only be applied by the customer through the app. The Revolut agent provided instructions on how to do that.

Miss F had further contact with Revolut on 7 and 8 June 2025. Revolut again explained how she could block payments to gambling sites. She said she could not do that. On 8 June 2025 Miss F said that she was unable to apply the block because her phone screen was cracked. Revolut suggested she use a different phone and explained again that it had no means of applying the block itself. It said however that it could block payments to named merchants on an identified card. It blocked payments to two merchants from one of Miss F's cards. She had however ordered two further cards; the blocks did not apply to them.

Revolut's records indicated that a gambling block was applied to Miss F's account on 15 June, that the block was lifted on 24 June and that it was reapplied on 29 June. Between 26 and 28 June Miss F made gambling transactions totalling around £2,000. She complained that she was able to do so.

Revolut did not accept Miss F's complaint that it had not properly supported her, and she referred the matter to this service. One of our investigators considered what had happened. He noted that Miss F had explained the difficulties she was having and had told Revolut how she thought it could help her. He thought that Revolut could have done more to assist. Initially, he recommended that Revolut pay Miss F £500 to resolve the matter, but he reduced that recommendation to £200 after considering further arguments from Revolut.

Revolut did not accept the investigator's recommendation and asked that an ombudsman review the case.

I did that and, because I thought I was likely to reach a different conclusion from that reached by the investigator, issued a provisional decision, in which I said:

First, I have a good deal of sympathy for Miss F. It is clear from the conversations she's had with Revolut that she has difficulty with financial management, caused by a diagnosed medical condition. That causes her distress and anxiety and she believed that Revolut would be able to help her manage matters.

However, it does not follow that I should uphold Miss F's complaint. I need to consider what Revolut did or did not do and what it should have done.

When Miss F contacted Revolut at the end of May 2025, I think that it explained clearly why it was unlikely that she would be able to obtain refunds for payments which had already been made or which were pending. It appears however that some refunds were made, but in my view Revolut was correct to say that there were no chargeback reasons on which it or Miss F could rely.

However, Revolut was limited in the practical support it could provide to help Miss F with her gambling while at the same time continuing to provide her with payment facilities. It set out on several occasions how Miss F could set up a gambling block on her account, using the app. It explained too that it could not impose a block itself – only the customer could do so. I think Miss F must have understood that, and I note that a gambling block was placed on the account on 15 June and again on 29 June 2025.

I note as well that Revolut was able to block payments to certain merchants. Again, however, I can see that it explained clearly that those blocks would apply to one identified card. When Miss F ordered further cards linked to the account, the block did not apply to them. But nothing Revolut said or did gave Miss F the impression that the blocks would apply to the account as a whole or to more than one card.

Miss F takes the view that Revolut could have done more to assist and support her, and the investigator took a similar view. I am however not persuaded that it could have done much more than it did, still less that it had a duty to intervene any more than it did. In my view, Revolut explained clearly to Miss F what it could (and could not) do to help, but any action it could take needed Miss F's agreement or, in the case of setting up a payment block, action on her part. It could not take action unilaterally to restrict Miss F's use of the account while keeping it open.

I understand that Miss F thinks Revolut should have been able to place a gambling block on the account, but it explained that it could not do so. And I do not believe it is for me to say that this is a service which it should provide. Whether or not it does so is primarily a commercial decision for it to take.

Miss F did not accept my provisional decision. She said that Revolut had allowed her to make gambling payments through T, a payment service provider. Revolut had suggested she delete T as a payee, but she did not believe that would work.

Miss F also did not accept that a gambling block could only be applied to one card. In support of her case, she forwarded a copy of an online chat she had had with Revolut. In that chat, Revolut explained that a gambling block would "... automatically block payments from all of your Revolut cards to merchants that are identified as gambling websites or services". Revolut went on to say that the block did not apply to bank transfers. It later explained that there was potential for a gambling block to be extended to Open Banking transfers in the future.

Miss F said this exchange was further proof that Revolut could and should have blocked payments.

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 respect of Miss F's further arguments, I am afraid I don't agree with her analysis. She was able to make gambling payments for one or more of the following reasons: she had not set up a block, even though Revolut had explained that only she had the capacity to do so; she made payments to a different payment service provider, which were then passed to the gambling sites; or she had ordered new cards. When Revolut said that the block applied to all cards linked to the account, I don't believe it included cards which might be linked in the future.

As for Open Banking payments, Revolut explained that, whilst it might be possible to block payments in the future, this is not a feature that is available now, or one that was available when the complaint arose. I do not take its explanation to mean that it is something it should have offered at the time.

It is of course unfortunate that Miss F found herself in the position she did, and she has my sympathy. However, I am satisfied that Revolut did what it reasonably could have done to assist her, and I cannot fairly say it should have done more.

My final decision

For these reasons, my final decision is that I do not uphold Miss F's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss F to accept or reject my decision before 12 May 2026.

Mike Ingram
Ombudsman