

## **complaint**

Miss H complains that Revolut Ltd debited a duplicate payment from her account with another bank without her authority.

## **background**

On 3 June 2019 Miss H topped up her Revolut account with £100 using her MasterCard, which had been issued by another bank. I'll refer to this bank as "M". On 6 June 2019 she noticed that £200 had debited her account with M. But only £100 had credited her Revolut account. So, she contacted Revolut via the in-app chat to query what had happened. She also made a complaint to Revolut at the same time.

Revolut told Miss H that an additional £100 had debited her account with M due to a technical problem it was experiencing with MasterCard. It said it was aware of the problem and that there were other customers also affected. Revolut apologised for what happened. And it told Miss H that its technical team were endeavouring to determine the root cause of the issue and trying to resolve the problem as soon as possible.

Revolut issued its final response to Miss H's complaint later that day in which it reiterated that it was continuing to investigate the problem. It also said the additional payment that had debited Miss H's account with M had been returned but it could take some time for it to credit her account with M.

Miss H wasn't happy about the fact that Revolut had debited £200 from her account with M. And she also wasn't happy with how it had dealt with her complaint. So she referred her complaint to our service for an independent review. She said Revolut had issued its final response to her complaint very shortly after she had submitted it. She thought this demonstrated that it hadn't properly investigated what happened or taken her concerns seriously. And she thought she should be paid compensation to reflect the distress and inconvenience she suffered.

After our investigator looked into what happened they didn't uphold Miss H's complaint. They thought that Revolut had acted promptly in trying to resolve what happened. And they thought the apology that Revolut had made sufficiently recognised the trouble and upset Miss H was caused. Ultimately, they didn't think Revolut needed to do anything more here. But Miss H disagreed with our investigator's view and asked for her complaint to be referred to an ombudsman for a final decision.

## **my findings**

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

I'm aware that I've summarised the events of this complaint. I don't intend any discourtesy by this - it just reflects the informal nature of our service. I've concentrated on what I think are the key issues. I can assure Miss H and Revolut that I've read everything that they have provided. So if I've not mentioned something it's not because I haven't considered it. It's just that I don't think I need to comment on it in order to reach what I think is a fair and reasonable outcome.

I'm sorry to hear about the difficulties Miss H experienced here. It's clear from the information she's provided our service that she isn't happy with the way in which Revolut dealt with her complaint about it debiting a £200 from her account with M. But as our investigator told Miss H, strictly speaking, we don't have the power to look at how financial businesses deal with complaint handling – as it's not a regulated activity under the legislation that governs our service. So, even if I did think Revolut hadn't done things well in this regard, I wouldn't be able to uphold that element of her concerns or make an award. I can't act outside the law. So, I won't spend any time in this decision on that. I'll deal solely with whether Revolut acted fairly and reasonably in offering to put things right for Miss H after it debited two payments from her account with M.

In thinking about this, I've considered things from both sides. I realise that what happened must have been extremely frustrating. But I think that once Revolut was aware of the problem, it acted promptly and correctly in accepting responsibility. I say this because at the outset Revolut explained that this error was caused by a technical issue it was experiencing with MasterCard. From the evidence I've seen, Revolut didn't delay or protract matters when it investigated what happened here. Miss H said Revolut returned the additional £100 that was taken from her account with M on or around 6 June 2019. This was the date she raised her complaint with Revolut. So, I'm satisfied Revolut took immediate action to reimburse Miss H the same day she made it aware of the duplicate payment. I think Revolut did all it could to promptly resolve the error it made quickly and proactively.

I've no doubt this was all inconvenient to Miss H. So I've thought carefully about whether an award of compensation is justified here. When deciding what potential compensation to award I must take two things into account: financial loss as a result of any business error and non-financial loss, including inconvenience and upset.

When considering awards for non-financial loss there isn't a set formula that we use to calculate awards for particular errors. It's my role to consider what impact the bank's actions have had on the consumer and to decide, within guidelines set by our service, whether compensation would be appropriate in the circumstances.

I've thought about whether Miss H suffered a financial loss as a result of what happened. She didn't have access to the additional £100 that Revolut debited from her account with M until the funds were returned to her. And she said that during that time she lost out on the interest her money would have earned had it remained in her account with M. But she's chosen not to provide evidence of that loss to our service. And without evidence I can't make an award to reflect any financial loss that Miss H says she incurred.

I've gone on to consider whether an award of compensation is appropriate to reflect the inconvenience Miss H said she was caused by what happened. She said she had to contact Revolut to get the additional £100 refunded and I recognise that she spent some time in trying to understand why an additional payment had debited her account with M. She also said made three journeys to M, which each lasted 90 minutes. And she contacted it by telephone twice. I can understand how inconvenient that all was.

But while I appreciate the frustration Miss H must have felt having had an additional £100 debited from her account with M I'm pleased to see that this money was returned to her promptly – as I've outlined already. I can see why she may feel Revolut should compensate her for the trouble and upset she was caused. But we aren't here to punish businesses and, to put things right, I'd have asked Revolut to apologise for what happened here. It's already

done this and, while Miss H may disagree with me, I'm satisfied that this fairly recognises the impact this all had on her.

Miss H has raised a number of legal points as to why she thinks an apology isn't a legal remedy. But this service is a quick and informal alternative to the courts. So the way in which we approach remedies may be different to how a court might look at this complaint. Overall, I agree with our investigator that what happened and the impact it had doesn't warrant an award of compensation here.

I appreciate that Miss H feels very strongly about the issues raised in this complaint and I've carefully considered everything she's said. But I think Revolut did all it can to resolve this dispute. So, I'm not going to ask it to do anymore here.

### **my final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 8 December 2019.

Julie Robertson  
**ombudsman**