

## **complaint**

Mr R has complained that Revolut Limited have charged a fee for using his card with it to withdraw money from current account cash machine.

## **background**

Last year Mr R says he went to withdraw €3,000 from a cash machine in the UK due to an unexpected emergency. Upon withdrawal, the cash machine dispensed less than Mr R's requested amount. When he checked his Revolut mobile phone app he saw that Revolut had charged him a fee for withdrawing the funds.

Mr R is unhappy because he says he wasn't aware there was a fee for withdrawing money. Mr R says the information about the fees wasn't available to him at the time he withdrew the money and has asked for the withdrawal fee to be refunded.

Revolut explained that a 2% fee is applied to cash withdrawals after the monthly fee-free cash withdrawal allocation has been used up. As Mr R reached his withdrawal limit, the fee was applied. Revolut say information on withdrawal fees can be found in the account terms and conditions, in the FAQs on their website and also on the Revolut mobile phone app.

Our adjudicator looked into this complaint. She concluded that the fee information was readily available on the app and that Revolut hadn't acted unfairly in applying the fee. Mr R didn't agree and asked for an ombudsman to consider his complaint. He says that he still isn't able to find information about the fees in the mobile phone app and doesn't agree that the information is readily available, so the complaint has been passed to me.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, I won't be upholding it and I'll explain why.

Mr R told us he remembered seeing some information about the potential fees that could be charged when he first signed up for the account.

Revolut say when applying for the card, Mr R was required to create a passcode for his Revolut account. Revolut have sent me a copy of the screenshots Mr R would have seen when creating the passcode.

On this screen it says *'by creating a passcode, you agree to our terms and conditions.'* Mr R would have been able to click on the link to access the terms and conditions. Revolut have provided me with evidence to show the fees and charges were included under a separate heading on the first screen after accessing the terms and conditions. So I think Mr R ought to have been aware of the terms and conditions of the account as he'd agreed to them to be able to create a passcode.

Mr R says he checked the app before withdrawing the money and was unable to find information on the withdrawal fees. Mr R also says he was in a rush at the time he was making the withdrawal.

Revolut have sent me a copy of screenshots which show the pathway Mr R would have had to follow to access the fee information on his mobile phone app. I note that we've told Mr R about this pathway but he says he no longer has an account with Revolut so is unable to tell us if he can now find this information. I appreciate Mr R says he couldn't find the information on the day in question, but based on everything I've seen, I can see this information would've been available to him at the time. And if Mr R wasn't sure, I think he could've contacted Revolut before continuing with the withdrawal.

Mr R says although he couldn't find the withdrawal fee information he decided to continue with the withdrawal anyway. Mr R says he needed the money due to an unexpected emergency and that when the cash machine showed it would be dispensing less than the requested amount, Mr R says he proceeded because he needed the money immediately. So on balance, I think it's more likely than not, Mr R would've still withdrawn the money even if he knew the withdrawal fee amount. I say this because Mr R says he needed the money straight away as it was for an emergency.

I've had a look at the fees and pricing information in the terms and conditions. I can see they say for the type of account Mr R held *'ATM Withdrawals up to... €200... or currency equivalent per month are free. Anything over the above limits is charged at 2% of value of ATM Withdrawal'*. Based on this, I'm satisfied Revolut have applied the withdrawal fee fairly in this case.

Overall, I'm satisfied Revolut haven't done anything wrong and I don't think Revolut acted unfairly in charging the withdrawal fee.

### **my final decision**

For the reasons I've given, I don't uphold Mr R's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 5 July 2019.

Leanne McEvoy  
**ombudsman**