



Denis Lejeune &lt;denislejeune53@gmail.com&gt;

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**Your complaint about Revolut Ltd (Our ref:PNX-5657530-Z6C7)**

1 message

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**Fiona Dique** <Fiona.Dique@cases.financial-ombudsman.org.uk>  
À : Denis Lejeune <denislejeune53@gmail.com>

14 octobre 2025 à 11:38

*Our ref*      **PNX-5657530-Z6C7**  
*Your ref*

Dear Mr Lejeune

**Your complaint about Revolut Ltd**

Thank you for your email and letting me know you don't agree with my outcome. I've considered what you've said, but my outcome hasn't changed. This is a complaint that has been brought to our service out of time and so isn't one we can consider.

The DISP rules state the Financial Ombudsman Service cannot consider a complaint that has been referred to it more than six months after the date of the final response (FRL) letter from the business.

When a FRL is issued, the business will give referral rights to our service. Looking at the letter you received from Revolut, dated 13 June 2024, this letter meets the requirements of a FRL because it gave referral rights to our service. The six-month time limit starts from the date of this FRL.

Looking at the communications between you and Revolut in September 2025, none of the communications from Revolut met the requirements of a FRL because they didn't give referral rights to this service.

You've said that having to gather evidence from other financial institutions constitute exceptional circumstances, which is why there was a delay in contacting us. In my outcome, I included a link to what our service considers to be exceptional circumstances.

For me to conclude that exceptional circumstances apply, I would need to be satisfied that you were completely unable to have raised your complaint about Revolut within the six-month time limit. However, whilst I recognise you were trying to obtain further evidence and information, I'm unable to say that you were unable to raise a complaint within the six-month time limit or within the nine months since the time limits expired.

As such, based on the evidence I have been provided with, I'm unable to conclude that exceptional circumstances apply here. That means that this service is unable to consider your complaint any further.

You've mentioned you'd like your case to be referred to an ombudsman. I want to ensure I've managed your expectations. At this stage, an ombudsman will only be able to decide if this is a complaint we can consider.

If the ombudsman decides this isn't a complaint our service can consider they will issue their decision explaining why, and the case will close. If the ombudsman decides this is a complaint we can consider, they will let you and Revolut know, and the merits of the complaint will be investigated.

If you'd still like your case referred to an ombudsman, please let me know by 24 October 2025. If I don't hear from you by this date, I'll assume you no longer want involvement with our service, and I'll arrange for the case to be closed.

Kind regards

**Fiona Dique** | Investigator | 02034872062  
Financial Ombudsman Service | Exchange Tower, London, E14 9SR

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