



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

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

2 messages

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

16 octobre 2025 à 09:27

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

Dear Mr Lejeune

**Your complaint about Revolut Ltd**

I sent you my view of this complaint on 10 October 2025. I've attached a copy of this.

**An ombudsman will review this complaint**

Because you didn't agree, an ombudsman will review the complaint and make a decision. That means:

- An ombudsman will consider whether this is a complaint we can look at, and make an independent decision. They'll put the decision in writing to both you and Revolut Ltd, and explain their reasoning within the decision.
- If the ombudsman's conclusions are different from mine, they will explain why and let you reply before they give you their decision. Otherwise, they won't usually get in touch before issuing their decision unless they need more information.

We should already have all the information the ombudsman needs to reach a decision. But if we need anything more from you, we'll let you know.

**What you need to do now**

If you have any further points or information you'd like the ombudsman to consider, please send these to me by 30 October 2025.

If you need more time to reply, please let me know before this date. If I don't hear from you, I will assume you do not want to add anything.

We will keep you up to date with our progress – but please get in touch if you have any questions.

**How to contact us**

The best way to contact me is by emailing [Fiona.Dique@cases.financial-ombudsman.org.uk](mailto:Fiona.Dique@cases.financial-ombudsman.org.uk), or you can write or call me on 02034872062.

Kind regards

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

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 **Respondent.View.pdf**  
91K

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**Denis Lejeune** <denislejeune53@gmail.com>  
Répondre à : [contact@denislejeune.fr](mailto:contact@denislejeune.fr)  
À : Fiona Dique <[Fiona.Dique@cases.financial-ombudsman.org.uk](mailto:Fiona.Dique@cases.financial-ombudsman.org.uk)>

16 octobre 2025 à 17:31

**Objet : PNX-5657530-Z6C7 - Personal statement and final points for the Ombudsman**

**Destinataire :** [Fiona.Dique@cases.financial-ombudsman.org.uk](mailto:Fiona.Dique@cases.financial-ombudsman.org.uk)

**Message :**

Dear Ms. Dique,

Thank you for your patience. As the deadline of 30 October approaches, I wish to provide a final, more personal summary for the Ombudsman, hoping to convey why a strict application of a time limit would be a profound injustice in my case.

I am a 72-year-old man. Last year, I was not only the victim of financial fraud, but of deeply personal and emotional manipulation. The scammer didn't just steal my money; he exploited my trust and good faith by pretending to be my daughter, whom I logically wanted to help with €2,200.00, even though I only receive a pension of €860.00/month.

The fraudster twisted this act of love for my family into a devastating financial and personal blow.

After the incident, my priority was not only to recover the funds, but above all to obtain justice. That's why my primary goal has always been to identify the fraudster by obtaining their contact information from Revolut, so that I can hold them accountable and take legal action. My fight is a principle.

My determination to see this through to the end is reflected in the immense personal work I have put into documenting every step of this painful journey. To ensure complete transparency, I have created a public website: <https://denislejeune.fr/affaire-lejeune-revolut/>. It demonstrates my commitment, and I would very much like the mediator to consult it carefully.

This process has been complex and emotionally draining. It involved navigating complaints with two banks. My main bank, Société Générale, acknowledged the gravity of the situation by refunding me 50% of the loss. This partial resolution took time and gave me hope that Revolut would also engage constructively. I continued our dialogue in good faith, believing a solution was possible, which is why the finality of Revolut's response only became clear to me in September 2025.

I understand very well that the deadline for filing a complaint must be respected. But, despite this, I hope that you and the Ombudsman would agree that the nature of this fraud, my age, my personal circumstances, the profound emotional impact that led to the prescription of antidepressants, the complexity of my dealings with multiple institutions, and my unwavering pursuit of justice constitute the "exceptional circumstances" appropriately provided for in the regulation.

I am not a corporation. I am a retiree who was wronged and is simply asking for a chance to have his case heard on its merits. I implore the Ombudsman to look beyond a procedural date and see the human story behind this file – a story where justice, not just a calendar, should be the guiding principle.

Thank you for considering my heartfelt appeal.

Yours sincerely,

Denis Lejeune

[Texte des messages précédents masqué]

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