



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

---

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

1 message

---

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

10 octobre 2025 à 15:54

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

Dear Mr Lejeune

**Your complaint about Revolut Ltd**

I'm the investigator who has been assigned your complaint against Revolut Ltd (Revolut). Before we can look at the merits of a complaint, we first need to consider if it is a complaint that has been brought to our service in time.

I've now looked at the information we have about this complaint. Although we deal with a wide range of complaints, there are times when we can't help. Unfortunately, based on what I've seen so far, I don't think your complaint is one we can look into.

**The complaint**

You're unhappy Revolut won't refund the money you paid to a scam. The account you paid was held with Revolut, and you feel Revolut should refund you.

**The rules of our service**

In order for the Financial Ombudsman Service to consider a complaint, it needs to fall within the rules set down for us by the regulator, the Financial Conduct Authority ("FCA"). One of the rules is that the complaint needs to be raised within a certain time limit. The rules state the complainant (you) is required to have complained to the Financial Ombudsman Service within six calendar months of receiving the final response letter from the respondent (Revolut), unless there were some exceptional circumstances.

The rules in which this is outlined are known as the DISP rules and can be viewed online. DISP 2.8.2 says:

***The Ombudsman cannot consider a complaint if the complainant refers it to the Financial Ombudsman Service: "(1) more than six months after the date on which the respondent sent the complainant its final response, redress determination or summary resolution communication."***

The only exceptions to this rule are if the business consents to us considering the complaint or if the delay in referring the complaint was as a result of exceptional circumstances (DISP 2.8.2 (3) and (5)).

**Why we can't consider this complaint**

You've provided a copy of the final response letter (FRL) you received from Revolut when you raised your complaint to it on 11 June 2024. The FRL is dated 13 June 2024 and outlines Revolut's response to your complaint. The FRL goes on to say:

***If we didn't meet your expectations, you may refer your complaint to the UK's Financial Ombudsman Service free of charge. You can find their contact details here:[Financial Ombudsman Service: our homepage]<http://www.financial-ombudsman.org.uk/>. Just remember to do so within six months from the date of this email.***

***If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and will only be able to do so in very limited circumstances.***

That means you needed to refer your complaint to our service by 13 December 2024. You referred your complaint about Revolut on 1 July 2025, outside the six-months timescale.

### **Exceptional circumstances**

The rules do allow us to look at complaints made out of time if the business consents to the investigation or if the failure to comply with the time limit was a result of exceptional circumstances. Exceptional circumstances mean things that would have prevented you from contacting us.

Revolut hasn't provided consent to look into this further. From the information you've sent us, I haven't been provided with exceptional circumstances that prevented you from contacting us sooner.

With this being said, I'm unable to agree the failure to comply with the six-month time limit was due to exceptional circumstances.

I understand this isn't the answer you were hoping for, and I'm sorry to disappoint you. As this complaint was referred to us out of time, this isn't a complaint we can investigate.

### **Next steps**

If you don't accept what I've said, then please let me know by 24 October 2025. If I can't resolve things then an Ombudsman here can look at everything again and make a decision. If I don't hear from you by that date we might not be able to look at your complaint again.

### **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

---

This email has been sent securely using TLS encryption.

This email is covered by our [email disclaimer](#).

This email was sent from Financial Ombudsman Service Ltd. Registered in England and Wales.  
Registered Number: 3725015. Registered Office: Exchange Tower, London, E14 9SR, United Kingdom.

---