

Thank you for your email dated 10 October 2025.

**Correction of the complaint summary and restatement of my claims:**

Your letter summarizes my complaint as seeking a "refund for the money you paid to a scam." This is incomplete and inaccurate. My demands, clearly stated in my submissions, are twofold and in the following order of priority:

- a) **Primary goal: Identification of the fraudster.** I first and foremost request that Revolut be ordered to provide me with the full identity of the account holder (IBAN: GB20REVO00997091340639). This is essential for me to initiate legal proceedings against the actual perpetrator. **This is a quest for justice**, not just reimbursement.
- b) **Financial claim: Partial reimbursement.** I only seek the reimbursement of **€1,094.00**, which is the portion of the loss not covered by my subsequent settlement with Société Générale. I have never claimed the full amount.

1. The alleged "final response" from Revolut in **June 2024** was nothing of the sort. It was a simple acknowledgment or an intermediate response that **did not mention or address** the essential evidence I obtained much later, evidence which demonstrates Revolut's failure of vigilance.
2. Among this crucial evidence is the **label of the fraudulent transfer itself: "BUSINESS"**. Such a generic label for a personal payment is a **clear red flag for fraud** that a vigilant bank should have detected and questioned. This element, which I documented after June 2024, shows that Revolut's initial review was superficial.
3. I legitimately continued my correspondence with Revolut after June 2024 to raise these inconsistencies, proving that neither I, nor potentially Revolut, considered its initial response to be final.
4. The **true final response** is the one from **September 2025**, signed by "David" from the complaints department, which definitively rejected my claim without contesting these new elements. The six-month time limit should run from this date.
5. Furthermore, the complexity of this case and the time required to gather decisive evidence (including a GDPR request to Société Générale and analysis of the fraudulent label) constitute exceptional circumstances that delayed my referral to the FOS.

To give you a measure of the documentation work and complexity of this case, I have maintained a detailed **public** chronology of this entire matter, which brings together all the evidence, correspondence, and decisions. It can be viewed at the following address: <https://denislejeune.fr/affaire-lejeune-revolut/>. I wished to inform you of this to demonstrate my commitment to transparency and the solidity of the elements I have gathered, and I would be grateful if you would take the time to review it.

I therefore ask you to reconsider your decision and refer my case to an Ombudsman for a final decision.

I remain at your disposal for any further information.

Yours sincerely,

Denis Lejeune

[Texte des messages précédents masqué]

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**Denis Lejeune**

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