

Decision	
Complaint by:	Mr D Lejeune
Referred to as:	Mr L
Complaint about:	Revolut Ltd
Complaint reference:	PNX-5657530-Z6C7
Date of decision:	20 November 2025

The rules about complaining to the ombudsman set out when we can – and can't – look into complaints. In my decision, I've explained what this means for Mr L's complaint.

The complaint

Mr L complains Revolut Ltd won't refund the money he lost when he fell victim to a scam – and won't provide details relating to the owner of the account paid.

What happened

In early 2024, Mr L transferred funds from his bank account (held within the European Economic Area, "EEA", but not in the UK) to a UK account provided by Revolut Ltd. Unfortunately, the payment was the result of a scam. Mr L reported this to his bank and they contacted Revolut to attempt to recover the funds. They subsequently updated him that Revolut had identified and restricted the account, but no funds remained to send back.

Mr L then complained to Revolut that it held liability for his loss to the scam and should provide him with details for the beneficiary. Revolut Ltd issued its final response on 13 June 2024 explaining it wasn't upholding his complaint. In summary it said it had checked the account appropriately when it was opened and had taken the necessary steps to investigate the fraud – but couldn't disclose the details directly for security and data protection reasons. It also set out that Mr L had six months to refer the matter to our service if he was unhappy with its response.

Following this, Mr L attempted to pursue this matter through various channels. His bank refunded half of his loss. On 2 July 2025, he referred his complaint about Revolut Ltd to our service. Our investigator found the complaint had been referred to us outside the six-month time limit – and didn't think the delay was due to exceptional circumstances. She therefore didn't think our service could consider it.

Mr L appealed the investigator's outcome. He disputed that the June 2024 response was a final response. He said he continued to engage with Revolut, and it only definitively rejected his claim in September 2025 – so that is when the six months should run from. He also said the complexity of the case, the time required to gather decisive evidence and his personal circumstances (such as his age and the impact of the scam) constitute exceptional circumstances.

Why I can't look into this complaint

Before explaining my decision, I want to acknowledge that the events and arguments I have set out above are only a summary of what has happened and what has been submitted. But I'd reassure the parties I've carefully considered everything in full. If I don't mention a particular point or piece of evidence, that's not because I haven't taken it into account. It's just that I don't believe it necessary to reference to explain my decision.

The Financial Ombudsman Service is subject to statutory rules contained in the "DISP" section of the Financial Conduct Authority Handbook (available online). We can't consider a complaint referred to us more than six months after the date the respondent sends its final response – unless it consents or we reach the view that the failure to comply was as a result of exceptional circumstances. This is set out in DISP Rule 2.8.2.

While Mr L didn't consider Revolut's response from June 2024 to be final, a "final response" has a particular meaning under DISP (as set out in DISP 1.6.2(1)). I'm satisfied this email met the relevant criteria for a final response. Revolut explained it wasn't upholding the complaint and that Mr L had six months to refer the matter on to us – also explaining it wouldn't consent to us considering the complaint out of time.

So, as the final response was issued in June 2024 and the complaint was referred to us in July 2025, it was referred to us outside the applicable time limit for using our service. I appreciate Mr L says he continued to speak to Revolut. But based on the timeline he's provided, I can't see he attempt to liaise further until after the referral deadline. And looking at this further correspondence – particularly the September 2025 response Mr L has highlighted to us – I can't see Revolut did or said anything to revoke or override its June 2024 final response.

Overall, I'm persuaded it is the deadline set by the June 2024 final response which applies here. And Revolut has confirmed we don't have its consent to consider this complaint out of time. I've therefore gone on to consider whether the failure to refer the complaint in time was the result of exceptional circumstances.

Mr L says the case was complex and it took him time to gather evidence. However, I can't see the steps he was taking to pursue the matter through other channels meant he couldn't have also referred the complaint to us by the deadline given. The referral to our service would have allowed us to begin our investigation, to then determine and ask for the information we needed.

I do appreciate this scam has taken a toll on Mr L, and that he is understandably not familiar with our processes. However, I can see he was able to take active steps to pursue issues relating to the scam within the referral period. Given this, and given the clear deadline set in the final response, I'm not persuaded his circumstances rendered him unable to let us know he wished to pursue his complaint about Revolut in time. So, while I appreciate this will be disappointing for Mr L, I don't think our service has jurisdiction to consider his complaint.

My decision

For the reasons given above, my decision is that I can't consider this complaint as it was referred to us too late.

A handwritten signature in blue ink that reads "R Loughlin". The signature is written in a cursive style with a large initial "R".

Rachel Loughlin
Ombudsman