

## **The complaint**

Mr R is unhappy that Revolut Ltd has refused to pay him a “refer a friend” reward.

## **What happened**

The circumstances that led to this complaint are well known to both parties, so I won’t repeat them in detail here. But, in summary:

- Mr R has an account with Revolut. From time to time they offer customers the chance to “refer a friend”. If that friend has never held a Revolut account before, opens a new account using the “refer a friend” link and performs certain activities within a defined period of time, a cash reward will be paid to the referrer. Mr R referred a friend earlier this year who has assured him that he completed all the steps required for Mr R to get his reward. But Revolut says the qualifying criteria was not met and has refused to pay the £50 reward that Mr R believes is due.
- Our investigator was satisfied that the reward should not have been paid. But Mr R didn’t agree, so the complaint has come to me.

## **What I’ve decided – and why**

I’ve considered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint.

When Mr R first queried the position with Revolut, it said that Mr R had referred the same friend to it in the past, so he was ineligible to apply again. In response, Mr R explained that he had referred his friend previously, but that friend hadn’t been able to complete the account opening process.

I appreciate Mr R is relying on the information his friend has provided. But I’ve seen Revolut’s records relating to the friend’s account and can confirm that the qualifying criteria of the “refer a friend” offer were not met. I have accepted this evidence from Revolut in confidence and cannot share any further detail with Mr R due to data protection regulations and because that information relates to someone else’s account.

In all the circumstances, I can’t fairly instruct Revolut to pay the “refer a friend” reward to Mr R.

## **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr R to accept or reject my decision before 7 December 2023.

Ruth Hersey

**Ombudsman**