

The complaint

Mr Z says that after he booked airline tickets through his account with Revolut Ltd, his account has been debited twice for two of the tickets.

What happened

Mr Z booked three airline tickets using his Revolut account on 19 September 2019. These three transactions showed on his account as “Reverted” and weren’t debited to the account. In total these flights were priced at 535.38 EUR.

Believing that these transactions hadn’t been completed, Mr Z contacted the airline and booked the same three flights again on 27 September 2019. This time the total cost was 535.53 EUR, and these were shown on his account as “Reverted”.

On 29 September 2019, the airline debited Mr Z’s account for three tickets totalling 535.38 EUR. Then on 7 October 2019, the airline debited a further amount of 535.53 EUR. On the 25 November 2019, the airline credited Mr Z’s account with 112.41 EUR. This was a refund for one of the tickets he purchased on 27 September 2019.

Mr Z complained to Revolut on 29 September 2019 saying it had allowed the airline to take funds from his account for the tickets he booked on 19 September 2019, when he reasonably considered the purchase of these tickets hadn’t completed. He said this meant he had now paid twice for two of these tickets, totalling 423.12 EUR.

In its responses to the complaint, Revolut said it couldn’t prevent the merchant from deducting the amount he had authorised. And explained that it could raise a chargeback if he hadn’t received the tickets. It sent him a chargeback form to complete and suggested he contact the airline to ask for a refund.

When we investigated the complaint, the investigator said that Mr Z hadn’t been charged twice for the tickets. And that Revolut attempted a chargeback, but this was cancelled because the airline had already refunded the money.

Mr Z doesn’t agree with the investigator and says that he has paid twice for two of the tickets. He says that he hasn’t received a refund for the two tickets, the total of which is 423.12 EUR.

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.

I’m satisfied Mr Z paid twice for two sets of tickets. This is clear from his account summary. The evidence shows that when he first booked the tickets with the airline on 19 September 2019, it placed a hold on the account for the funds. However, it didn’t apply to debit the account until 29 September 2019. By this time, Mr Z had already been in touch with the airline on 27 September 2019 to book the tickets again. I can understand why Mr Z thought the original tickets hadn’t been purchased, because there was no debit to his account.

I can see that the three new tickets were purchased on 27 September 2019, and the time these were recorded on Mr Z's account was about 5:40am. The entries on the statement show as "Reverted".

The live chat records Revolut sent to us show Mr Z first contacted it about paying for the tickets twice on 29 September 2019, at about 16:45. This is most likely because the airline debited his account for the original tickets 15 minutes earlier. He told Revolut he had purchased a second set of tickets from the airline because he believed the original purchase had been declined. Revolut explained the original ticket purchase hadn't been declined, and the airline had now taken payment for this transaction. Revolut suggested that Mr Z contact the airline direct to confirm it wouldn't claim the funds for the second booking.

Revolut told Mr Z the second ticket purchase was still pending and that he could cancel this with the airline. It sent him a chargeback form to complete, but I can't see that Mr Z returned the completed form.

I have empathy with the position Mr Z found himself in as he had paid for tickets on the same flight twice. However, I don't consider this is the fault of Revolut. I accept that Mr Z would've been confused about the delay in the airline debiting his account for the first set of tickets, some 10 days after he booked them. The evidence I've seen, however, shows Mr Z contacted the airline direct and booked a second set of tickets while the payment for the first set was still pending. I don't consider Revolut was wrong in allowing both sets of tickets to be claimed by the airline because Mr Z had used his account to buy them.

When Revolut was told on 29 September 2018, the advice it gave Mr Z at the time was reasonable. The payment for the second booking was now pending, and it said he should contact the airline to ask it to cancel any further request for payment.

I've seen that the airline emailed Mr Z on 4 October 2019 and said it had no record of a payment being processed twice. It asked Mr Z to send his account statement so that it could investigate further. It subsequently refunded one of the tickets Mr Z purchased, leaving 423.12 EUR outstanding.

It seems to me that the issue here is not that the airline took payments for the tickets twice, but that it took payments for two separate bookings made by Mr Z. Each of the bookings had separate reference numbers, so I'm satisfied this is what happened.

Because the airline delayed in claiming the funds for the first set of tickets, I consider that it would've been reasonable for Mr Z to first check with the airline what had happened to this booking before he booked the tickets again. I would also have expected Mr Z to make an enquiry of Revolut before he purchased the second set of tickets. However, as I've detailed above, he made the second booking and then queried the position with Revolut after the payments for the first booking had been debited to his account.

I'm satisfied the advice Revolut gave Mr Z on the live chat on 29 September 2019 was reasonable. It said he should raise the matter with the airline and Revolut would consider a chargeback if the airline didn't resolve the matter for him.

Mr Z did contact the airline, and it refunded him one of the tickets.

I have considered whether Revolut should've completed a chargeback and attempt to recover the 423.12 EUR. But, in this situation, where the funds have been taken for two separate bookings, and not simply duplicated payments, I don't consider a chargeback would succeed. However, it was reasonable for Revolut to refer Mr Z to the airline as it is more likely than not that Mr Z had paid for six seats on the plane, instead of the three he had

intended to book. The fact that the airline refunded one of the tickets this way suggests that this was reasonable advice at the time. I can't say why the airline did not refund the other tickets. I am afraid this is a matter between Mr Z and the airline, because Mr Z authorised Revolut to pay for two sets of tickets.

My final decision

My final decision is that I do not uphold this complaint and Revolut Ltd doesn't need to take any further action.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Z to accept or reject my decision before 18 August 2020.

Paul Lawton
Ombudsman