

## **The complaint**

Mr T has complained that he is unhappy with the way that Revolut Ltd have dealt with his chargeback requests.

## **What happened**

Mr T attempted a payment of 789 Russian Rubles (RUB) to a merchant on 27 August 2021. The payment was declined twice.

On 28 August 2021, 1544 RUB were taken from his account in respect of the two transactions and so he made a chargeback claim.

A further payment of 749 RUB was taken on 20 September 2021, which Mr T said was unauthorised, and so he made a second chargeback claim.

Revolut refunded half of the first chargeback as they said that they could see that it had been charged twice but they said they couldn't refund the full amount as 789 RUB was an authorised transaction and there was no evidence that the goods didn't arrive.

Revolut said the September debit was a subscription. Mr T said he had no knowledge of this, and so Revolut have offered to refund this.

Mr T was unhappy with this response and brought his complaint to us.

One of our investigators looked into Mr T's complaint and she thought that Revolut hadn't done anything wrong.

Mr T disagreed with our investigator's view and asked for an ombudsman's decision, so it has come to me to review.

## **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 have not upheld Mr T's complaint and I will explain my reasons below.

## **The first chargeback**

Mr T attempted to make an online payment to a merchant twice but it was declined both times. This meant that the merchant then represented the payment offline later that day. Revolut have explained that they don't have the option to decline offline payments, and so they had to authorise the payment request and pay the 1544 RUB.

When Mr T raised the chargeback request the following day he raised it on the basis of the amount being incorrect. The chargeback team accepted Mr T's request, processed it, and on 10 November 2021 they refunded Mr T half of the amount, which was for the duplicate payment, but as he had authorised the initial payment of 789 RUB to the merchant, they didn't refund that part of the payment.

Mr T has subsequently said that he should have had a full refund of both payments as he didn't receive the item. Revolut have provided us with the transcript of the chat between Mr T and Revolut on 28 August when he raised the chargeback. I can't see that Mr T told them at any point that he didn't receive the item. In addition, when Revolut raised the chargeback with the merchant bank, the merchant provided evidence of the item being delivered. And so, I don't think Revolut have acted unfairly in not refunding the whole amount as Mr T had never disputed receipt and the evidence indicates it was received.

### **The second chargeback**

The payment on 20 September 2021 was recorded on Revolut's system as a subscription payment to the same provider.

However, Mr T informed Revolut that he hadn't intended to set up a subscription payment and so he was advised to raise a chargeback request for this.

Revolut have offered to refund the 7.87EUR charged as a gesture of goodwill, and I think this is a reasonable outcome.

### **Delay**

Mr T has said that he feels this took a long time to sort out and has asked for compensation. I can see that from the outset, Revolut were clear about the timescales involved. In their acknowledgements about the chargebacks they state that it could take up to 50 days for a response to be issued and customers are referred to the website where it says that it can take up to 12 weeks to process a chargeback. While I appreciate this is a long time to wait for an answer, this was notified to you and Revolut haven't delayed more than they said.

### **My final decision**

For the reasons I've explained, my decision is that I don't uphold Mr T's complaint about Revolut Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 30 August 2022.

Joanne Ward  
**Ombudsman**