

The complaint

Mr K has complained about how Revolut Ltd dealt with his request for money back relating to two transactions on his account.

What happened

Mr K raised a claim with Revolut about two transactions he'd made to two merchants at a Christmas market in December 2021 using his debit card. One transaction was for £8 and one was for £6.60. Mr K says his card was declined and he had to pay cash for the goods. He says he wasn't given a receipt. Mr K said it was too busy at the market to resolve things. So he raised a claim and subsequent complaint with Revolut when it didn't refund him.

Revolut sent a final response to the complaint saying Mr K hadn't provided enough evidence for it to proceed with the claim. Mr K wasn't happy with this so brought his complaint to our service.

Our investigator looked into things but didn't think there was enough evidence to indicate there would have been a reasonable prospect of success had Revolut raised the chargebacks.

Mr K didn't agree. He thought Revolut should have handled the claims better.

As things couldn't be resolved, the complaint has been passed to me to decide.

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 considering whether Revolut has acted fairly and reasonably in the way it handled Mr K's request for money back. In situations like this Revolut was able to consider raising a chargeback.

I've thought about its decision to not raise a chargeback. The process is subject to rules made by the relevant card schemes. It allows customers to ask for a transaction to be reversed in a number of situations, for example where goods or services aren't received; where goods or services are defective or not as described; or where goods or services have been cancelled. So I've thought about those rules when deciding if Revolut has treated Mr K fairly.

The problem in this case is that there's a lack of evidence. Mr K has only been able to give us his testimony and a photo of a food stall. He said he doesn't have receipts. Moreover, it's not clear exactly what happened. On the complaint form, Mr K said he was overcharged and couldn't return to the merchant because they were no longer there. The chargeback claim raised with Revolut mentions the order was wrong. There's also evidence that says the merchant may have charged Mr K without showing him the amount. And Mr K has also said he paid cash for the goods when his card was declined.

So it's not clear what reasons Revolut should have used. I agree it could have asked for more information about the circumstances sooner. But I have to bear in mind that there's supporting evidence and certain conditions required for a successful chargeback. Without sufficient evidence to establish what happened or that chargeback conditions have been met, I agree with our investigator that, on balance, neither of the chargebacks were likely to succeed. So while I agree Revolut could arguably have done more by asking Mr K earlier for information to submit the chargeback, it doesn't look like Mr K was able to provide enough to support a successful claim. I'm mindful he didn't provide further evidence to support the claim, even when he was asked.

Having considered the relevant chargeback rules I don't find there's sufficient evidence to demonstrate there was a reasonable prospect of success for either chargeback. So I'm not going to direct Revolut to take any action.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 15 December 2022.

Simon Wingfield
Ombudsman