

## **The complaint**

Mr G is unhappy with the customer service provided by Revolut Ltd when he tried to raise a chargeback.

## **What happened**

In June 2022 Mr G made two small transactions an hour apart, for different amounts and with different retailers. Believing he'd been charged twice by the first retailer, Mr G contacted Revolut using the in-app chat function and told the agent he hadn't authorised the second amount that had been debited. Revolut blocked Mr G's card for security reasons, and let him know he could unblock it later himself in the app.

Revolut quickly established that the second payment had been made with the card physically present at the terminal – and as Mr G still had the card with him, the agent advised he must have made the transaction. Revolut added that the merchant's name appearing on his transaction history may be different to the brand name he made the purchase from, but it looked like it was a restaurant or eating place of some kind. The agent also explained the location showing for the transaction wasn't necessarily the actual place the payment was made – it's often the merchant's headquarters.

Mr G maintained the second amount had been stolen, so Revolut asked him to complete a chargeback form to allow it to investigate. Mr G asked the agent to complete the form on his behalf, and the agent agreed but advised it might take longer than completing it himself. A short while later, the chargeback team asked for Mr G to complete the form again as it needed more details. Frustrated by the progress of his request, Mr G asked to raise a complaint. Revolut initially sent a complaint form for Mr G to complete himself, but after he asked the agent to start the complaints process on his behalf Revolut completed it for him.

The following day Revolut issued its final response, and didn't uphold Mr G's complaint as it thought he'd been treated fairly. Revolut maintained the transaction must have been put through by him, and as such it wasn't one they could recall. It also reiterated what it had told Mr G previously about the potentially different merchant name and location to what was showing. Mr G later told Revolut he had made the transaction in question, remembering he'd authorised it during a flight, but had been confused by how it appeared on his statement.

Mr G wasn't happy with the response so referred his complaint to our service for review. He told us he was upset he'd wasted 3 hours of his time over such a small amount. He was also unhappy Revolut had cancelled his card, and had confused him with an incorrect location for the transaction. Mr G added that he didn't find agent the helpful, and was confused that Revolut had seemingly reversed the transaction in the end anyway.

An investigator here thought Revolut had acted reasonably and tried to assist. In her view, Revolut hadn't caused Mr G's confusion, as it wasn't responsible for the location showing for the transaction or the merchant's name as it appeared on his statement. Mr G didn't accept the investigator's view, and asked for an ombudsman to make a final decision – so the complaint was passed 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.

Having done so, I'm not upholding Mr G's complaint. I've explained why below.

I reviewed the in-app chat history and didn't find any evidence of poor customer service. I consider the agent was trying to help, though it's clear Mr G was getting frustrated. Revolut quickly identified Mr G must have made the transaction, and clearly explained why that was the case. It also explained there may be a difference in the location and merchant name he was seeing. The back and forth that ensued was borne out of Mr G not accepting what Revolut was telling him – though he later did realise he had authorised the transaction. So I haven't found that Revolut's actions were the cause of any unnecessary frustration or effort.

I also don't think Revolut acted unreasonably by initially asking Mr G to complete the forms himself. He was best placed to express his chargeback claim and complaint, and Revolut did fill them in for him when asked. I accept the chargeback team later asked Mr G to complete the form again, as it needed more information – but I don't think that could have been avoided, as Revolut was struggling to find a basis for the chargeback request. I know Mr G feels his time was wasted and things couldn't have been done quicker – but even if I thought Revolut were at fault here, that kind of minor inconvenience or frustration isn't something we'd award for.

I appreciate the location showing for the transaction and unknown merchant name might have confused Mr G, but neither of those things were Revolut's fault – it has limited control over that information. It also flagged those potential issues early on following his contact, to try and help Mr G remember the payment. Mr G has sent us a screenshot which suggests the transaction was reversed, and it's standard process for that to happen initially while a chargeback is investigated. It may have later been re-debited, once the chargeback team reached an outcome – but even if it wasn't, then Mr G has gained from that.

I haven't seen any evidence Revolut cancelled Mr G's card at the time, but the agent did explain it could be easily unblocked later using the app or through the chat service. It was reasonable that Revolut blocked the card as a precaution while it investigated, given Mr G was claiming money had been stolen from his account.

## **My final decision**

My final decision is I don't uphold Mr G's complaint about Revolut Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 26 January 2023.

Ryan Miles  
**Ombudsman**