

The complaint

Mr M is unhappy that Revolut Ltd won't refund a payment for an item he says he returned to a retailer.

What happened

Mr M purchased an expensive bag using his Revolut debit card. He decided to return the bag to the retailer and a courier was arranged to collect it. Mr M says the courier collected the bag – as evidenced by a text message exchange.

As he didn't receive a refund, he asked Revolut to dispute the payment through the chargeback scheme. It contacted the retailer, but the retailer said that the bag hadn't been returned and the text message exchange provided by Mr M had been altered. The real conversation, it claimed, showed that the bag had not been returned and someone else had been living at the address Mr M gave for collection. Given that evidence, Revolut decided not to challenge the chargeback further.

Mr M referred the matter to our service, but one of our investigators didn't uphold his complaint. They thought that the text message evidence provided by Mr M didn't accurately reflect what had happened. They also thought that an email from the retailer which Mr M had provided appeared to only show that Mr M had contacted it – rather than the retailer confirming collection.

Mr M didn't agree, he said that he could provide evidence of when he was and wasn't living at the address in question. He also said that the package had been scanned by the courier and suggested that they might have taken the bag.

No further evidence has been provided by Mr M and the case has been passed to me for a final decision.

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.

Revolut is generally not responsible for refunding its customers in situations such as this – where a debit card has been used to make a purchase and a customer claims not to have received a refund after returning goods. Instead, it should challenge the payment through the chargeback scheme, as it did here.

The retailer provided a defence to that claim and my role is to decide whether Revolut acted fairly in deciding not to pursue the matter further (by submitting further evidence to the retailer and, if necessary, asking the card scheme to arbitrate the dispute).

Revolut received compelling evidence from the retailer that Mr M had altered a text message conversation in such a way as to suggest that the bag had been collected, when the unaltered version would suggest the opposite.

That conversation is copied below. The lines in bold are those which are missing from the evidence submitted by Mr M

Mr M: Are you here

Courier: Yes

Mr M: OK please come up

Courier: There is a new tenant at 33

Mr M: Thank you for collecting

Courier: Can you answer the phone please

I'm satisfied it's far more likely that it was Mr M that altered the messages rather than the courier. I say this because it's very easy to delete messages from a text message conversation, but much more difficult to add messages. And, even Mr M's record of the conversation doesn't contain any confirmation by the courier that the bag was collected – just Mr M apparently thanking the courier for collecting it (which, in any case, strikes me as a little unusual).

I'm also not persuaded by Mr M's email from the retailer. It is an acknowledgement of an email sent by Mr M. It does not confirm that the bag was collected, only that Mr M said that it had been.

Though Mr M has said that he will provide a tenancy agreement to show where he was living at the time, I don't think this is particularly relevant. Ultimately, the retailer was able to provide compelling evidence that Mr M had altered evidence in an attempt to demonstrate the bag had been collected. I think this was sufficient grounds for Revolut not to take the matter any further.

My final decision

For the reasons I've explained, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 10 March 2023.

Rich Drury
Ombudsman