

The complaint

Mr S complains Revolut Ltd didn't handle his chargeback claims fairly as no longer pays a monthly fee for his account.

What happened

Mr S has an account with Revolut and has had one since June 2021. He used to pay a monthly fee for it, but no longer does. He regularly makes multiple transactions a day.

In June 2023 Mr S complained to us about the way Revolut treats him when he makes claims. He said, amongst other things, that he'd received a threatening letter from Revolut in response to a letter before action he'd sent. And that Revolut doesn't treat him fairly because he no longer pays a monthly fee for his account. We contacted Revolut.

Revolut said that Mr S had made over 10 formal complaints since opening his account, none of which appeared to relate to the complaint he'd brought to us. Revolut also said that if Mr S had commenced legal proceedings then we should consider whether or not the complaint was one we should look at. Finally, Revolut said that Mr S made over 50 chargeback claims between August 2021 and December 2023.

Mr S subsequently gave us details of the claims that he said Revolut hadn't handled fairly. One of the claims he gave us details of related to an insurance claim. Mr S sent us evidence showing that agents at Revolut kept on telling him that the claim was ongoing despite the fact that the merchant had agreed to refund the money he was claiming. He says this caused him unnecessary distress and inconvenience. The claim in question was for £235 and was submitted on 20 September 2023.

One of our investigators looked into Mr S's complaint and looked into all of the claims Mr S said Revolut hadn't handled fairly. Having done so, our investigator recommended that Revolut pay Mr S £200 in compensation for the distress its handling of the claim related to an insurance claim had caused as that's the one they thought had gone wrong. Mr S accepted our investigator's recommendation. Revolut didn't and asked for Mr S's complaint to be referred to an ombudsman. His complaint was, as a result, 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.

I can see that Mr S has raised a large number of chargebacks since opening his account with Revolut and that he's also made a large number of complaints. I can also see that his expectations are at times unrealistic. He'll make a claim, for example, and expect everything to be resolved within a day and, if not, he'll insist on raising a complaint. He'll also use inappropriate language at times. I've heard Mr S acknowledge in calls I've listened to that he makes a lot of complaints, that his expectations are at times unrealistic and that he uses inappropriate language at times. He's told us that he suffers from anxiety at times.

I accept that Mr S suffers from anxiety, and it's good that he's acknowledged that he doesn't always get things right. I do think it's important that both parties make more of an effort going forwards as it's clear their working relationship isn't a good one at the moment, and that helps no-one. That means, for example, that:

- Revolut might want to add a note to Mr S's account to make sure its agents are patient when dealing with him; and
- Mr S might want to be more realistic in his expectations and take more care with his language.

In the meantime, I can understand why Mr S was so upset with Revolut at its handling of the insurance claim that our investigator felt had gone wrong. He'd been told by the merchant that it had accepted the claim and had been sent evidence that it had returned his payment on 28 September 2023 but received multiple messages from Revolut throughout October 2023 saying that his dispute was ongoing. I do think the agents could and should have done more given the information Mr S shared from the merchant.

Putting things right

Having looked into all of the chargeback claims that Mr S has complained about, I'm satisfied that the only one that went wrong was the £235 claim related to the insurance claim. I'm satisfied that Revolut's handling of that claim caused Mr S additional distress and inconvenience for which an award of £200 is fair. So that's the award I'm going to make.

My final decision

My final decision is that I require Revolut Ltd to pay Mr S £200 in compensation in full and final settlement of the complaints he's raised about the handling of the chargeback claims he's complained to us about.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 3 October 2024.

Nicolas Atkinson
Ombudsman