

The complaint

Mr S complains Revolut Ltd acted unfairly by not refunding a payment he made towards tickets, using his debit card.

What happened

In January 2024 Mr S purchased two football tickets online, from a company I'll refer to as F. He paid a total of £340 using his Revolut debit card.

Mr S received the tickets by email a few days before the game, but when he arrived at the stadium, says the tickets didn't work.

Unhappy, Mr S says he contacted F, but as it didn't respond he submitted a claim through Revolut in February 2024, for help in getting a refund, saying the tickets he'd received were fake.

Mr S says initially Revolut closed his claim, saying the event date for the claim he was making hadn't yet happened. But after further correspondence his claim was reopened. On 25 March 2024 Revolut raised a chargeback with F, which is a process of asking the retailer for a refund via the card scheme provider – Visa in this case.

However, F defended the chargeback, saying it didn't agree a refund was due. It provided evidence Mr S had received the tickets along with the guidelines for entry. It also said it hadn't received any correspondence from Mr S about this on the day of the football match. Revolut reviewed all the evidence and decided it couldn't challenge the chargeback further, so closed Mr S' claim.

As a result, Mr S complained about Revolut's handling of the chargeback. Revolut didn't agree it did anything wrong in not challenging the chargeback further.

Unhappy Mr S referred his concerns to this Service. Overall, he was unhappy with the way Revolut dealt with his chargeback claim and due to his medical conditions, that Revolut were aware of, says the whole process had impacted his mental health.

One of our Investigators looked into what happened but didn't think Revolut had treated Mr S unfairly. They said Revolut had correctly followed the chargeback process and it was reasonable not to challenge it further based on the evidence available.

Mr S disagreed, so 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 aware Mr S has previously raised several complaints with Revolut, some of which are also being dealt with by this Service. So, it's important to explain this decision will only address the concerns he's raised about the chargeback claim made for two football tickets,

purchased from F. It won't address any other complaints he's raised.

I think it would also be helpful to explain, in this decision I'm only able to consider how Revolut handled the dispute Mr S raised with it. I'm not able to consider the actions of F, as this isn't within the jurisdiction of this Service for these types of complaints.

Chargeback allows for a refund to be made of money paid with a plastic card in certain scenarios, such as when goods or services have been paid for and not received. I'm looking here at the actions of Revolut and whether it acted fairly and reasonably in the way it handled Mr S' request for help in getting his money back. This will take into account the circumstances of the dispute and how F has acted, but there are other considerations, such as the card scheme rules, which Revolut must follow and its own obligations.

Chargebacks are not guaranteed to succeed, the recipient of the funds (F in this case) can choose to challenge or defend a chargeback if it doesn't think it is valid. But I would expect Revolut to attempt a chargeback, if there was a reasonable prospect of success, as it did here. If a chargeback is challenged by the other side to the dispute, I would expect Revolut to look carefully at the submissions made by the other side and make a decision on whether to continue pursuing the chargeback. I would not expect Revolut to pursue it further if the submissions showed it no longer had a reasonable prospect of success.

In this case Revolut did attempt a chargeback, under the Visa dispute condition "*Merchandise/Services No Received*". This seems reasonable as Mr S says he wasn't able to use the service he paid for. But it was defended by F who provided evidence Mr S received the tickets and said it hadn't been notified of any problems by Mr S on the day. This gave Revolut the option of dropping the chargeback or persevering with it. Here I can see Revolut chose not to continue with the chargeback as it considered it had received compelling evidence that Mr S was sent legitimate tickets.

In order for Revolut to have pursued Mr S' chargeback claim further, the rules say, among other things, evidence is needed to demonstrate that the services were not provided in time and the cardholder attempted to resolve the issue with the merchant (F).

Here, both F and Mr S have provided evidence to show he received the tickets he paid for and did so before the football match happened. I've also not seen anything to show Mr S attempted to contact F at the time, to let them know the tickets didn't work, using any of the contact methods provided in the email he received. As such, it seems reasonable Revolut didn't pursue the chargeback further, as they didn't have the evidence necessary under the reason code.

Mr S has said when he got to the stadium the tickets didn't work. I've not seen that Revolut shared F's defence with him, so I've thought about what would have happened had they done that. But ultimately, to show the tickets didn't work I'd need to see compelling evidence from Mr S, for example a letter from the football club explaining the reason they didn't work. As such, even had Revolut pursued Mr S' chargeback claim further I don't think it would have been successful in any event.

Mr S has provided this Service with messages he sent to a separate organisation, also in relation to football tickets. But on reading these, they don't appear to relate to the tickets he purchased from F and nor was it F he was speaking to. So I don't consider these relevant here.

I've also considered what Mr S has said about contacting F after the event and that it didn't reply. He's not provided evidence of these attempts, but even if he had, I don't think it would change my decision in this case. That's because by this point it was already too late for F to

provide any assistance. So I think it more likely than not F's response would have been the same as it provided to Revolut. That being Mr S hadn't contacted it on the day via the contact details provided.

Taking all of the above into account, under the chargeback rules I think it unlikely a chargeback would have been successful in any event and as such there wasn't anything further Revolut could do.

For completeness I've also considered what Mr S has said about his initial chargeback claim being closed. Having read the online chat Mr S had with Revolut, it appears this was because a future date was used. It's not clear why this happened, but I can see at the time, Mr S had raised several chargebacks with Revolut, about other issues, so I don't think it unreasonable some confusion was caused. I'm also pleased to see Mr S was given the chance to explain what happened, when it happened and provide evidence. All of which Revolut considered before raising his chargeback claim on 25 March 2024. I'm sorry to hear this process has been stressful for Mr S, he's said it's impacted his mental health and Revolut were aware of his medical issues – so should have done more. But on reading through all the correspondence, once Mr S explained in more detail what had happened, Revolut acted quickly, so I don't think Revolut could have done anything more here. And as I think the outcome would have been the same in any case, I don't think this has resulted in Mr S being treated unfairly.

I can understand it undoubtedly would have been upsetting not to be able to attend the football match. But as explained, my remit is to consider how Revolut handled the chargeback claim and based on what I've seen, I can't agree Revolut handled Mr S' chargeback claim unfairly. As such, I won't be asking Revolut to take any action here.

My final decision

For the reasons I've set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 9 June 2025.

Victoria Cheyne
Ombudsman