

## **The complaint**

Mr A complains about the way that Revolut Ltd dealt with his charge back request and has issues with its callback and complaints processes.

## **What happened**

In February 2023 Mr A made a request to Revolut's online chat in respect of a debit card payment he'd made for around £460, he wanted to know if it had been processed. He was advised to wait until the payment came through before making a request for charge back. Over the next few days Revolut advised Mr A to make the request via his app, but he was unable to do that. An adviser messaged Mr A via the chat, but received no response. Resolute says that from 10 to 28 April it tried to get in contact with Mr A to obtain the details for the charge back request. As it couldn't do so, it cancelled the request.

Mr A contacted Revolut again via the chat in September 2023, he was advised to make a new application, which as far as I can see he didn't do so. Revolut explained that its advisers had tried to call him multiple times. In April 2024 he contacted Revolut about a different issue, concerning a scam payment for a travel visa. Then further efforts were made by Revolut to get details from Mr A concerning the charge back request. The team attempted to call Mr A further in May 2024, but it appears that there were difficulties as his new number wasn't registered in the app. In June 2024 Revolut replied in full, it recognised the problems Mr A had had, that he had had to wait for long periods for his phone support and it hadn't provided him with an adequate service. In light of that it provided a refund of the £460. It explained that the scam payment issue was still outstanding.

On referral to the Financial Ombudsman Service, our Investigator didn't find that Revolut needed to do anything different to resolve the case.

Mr A was unhappy with this and the matter has been passed to me for an Ombudsman's consideration.

## **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.

Where the evidence is incomplete or contradictory, as some of it is here, I have to make my decision based on what I think is most likely to have happened. But it may be that I can't make a finding and if this is the case I shall say so. I have a duty to be impartial so I have to assess both parties' evidence fairly.

I have noted that Mr A has made multiple complaints to Revolut and has referred multiple points to us for consideration. The Financial Ombudsman Service is set up to resolve complaints with minimum formality. I mean no disrespect to Mr A but I should advise him that although I've considered everything he's said, and reviewed particularly the chat logs and documents provided, I'm not required to cover every point of complaint. Our rules allow me to take this approach.

First of all in this decision, I won't be considering issues concerning the later charge back request, as at the time of writing the final response that issue had still not been resolved. Secondly I don't consider it necessary to wait until Mr A receives data from Revolut pursuant to a subject access request, as in my view I have all the documents necessary to reach a decision.

### *telephone issues*

Mr A tells us he is dyslexic and finds it difficult communicating in writing and requires phone support. Throughout the time that Revolut was dealing with this case Mr A was able to raise and respond to issues through its online chat. That is the way that Revolut operates its business, it does not provide a contact line but requires customers to reach out to it through the app and the associated chat line. Having said that I do think that it does provide support for people in Mr A's position by arranging for callbacks. And Mr A did require callbacks particularly in respect of providing the information for the charge back requests. I can see from its log and the information supplied that Revolut says it made or attempted callbacks on a number of occasions. And whilst I note Mr A disputes these, I think it likely that it did make the attempts that it says it had.

I do believe there were issues with Mr A changing his mobile number, and there may have been some missed callbacks because of this. However in my view Mr A was difficult to get hold of, maybe understandably so because of him living abroad. But overall I don't think that Revolut failed to provide adequate support. As Mr A rightly points out other banks might deal with the issue differently and I bear in mind that I can only consider Mr A's individual complaint - it is not for me to make directions to Revolut concerning its general process in this respect.

### *complaints handling*

Mr A is unhappy with the way that Revolut dealt with his complaints, and believes it has not dealt with all the issues. He also says that Revolut's advisers lied to him about when and if it had made callbacks. On the latter point, as I've said above, I don't think that was the case.

I've noted that Revolut issued several final response letters in this case, including a long and detailed one in June 2024. It's up to the business how it deals with complaints, and I don't think it's necessary to respond to every small point. From the point of view of this case it has accepted that it could have dealt with the matter better, and I appreciate that Mr A found it to be upsetting and frustrating. He's also raised the issue of waiting time to receive his callbacks which I accept caused him additional frustration. Although in Revolut's case it has a limited number of staff members who deal with phone callbacks, that is its business model.

I don't think Revolut was responsible for the charge back request failing. So its agreement to refund the money in any case was in my view a fair and reasonable way to settle the complaint. Normally in a charge back case if it's successful the merchant has to pay the money, but here it appears that it was Revolut who provided the refund. I think that was a fair way for Revolut to handle things here, which reasonably recognises that Mr A had been caused an element of upset by the whole experience.

So overall as in my view Revolut has provided a fair settlement to this complaint, I won't require it to take any further action.

**My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 1 May 2025.

Ray Lawley  
**Ombudsman**