

## **The complaint**

Mr W complains The Royal Bank of Scotland Plc (“RBS”) didn’t do enough to help get a refund for transactions taken from his debit card.

## **What happened**

In August 2024, Mr W’s RBS debit card was charged five times by a car hire company. Mr W says he didn’t recognise the transactions and tried to resolve the issue with the car hire company, but was told it couldn’t locate the payments and advised Mr W to contact his bank.

In November 2024, Mr W tried to raise a chargeback for the transactions, which is a process of asking the car hire company for a refund via rules set by the card scheme, such as Mastercard. However, Mr W says RBS automatically rejected his dispute, so he raised a complaint.

RBS didn’t agree it had done anything wrong. It said Mr W has raised a higher-than-average number of chargebacks, meaning its system automatically rejects any new disputes raised online or in the app.

RBS said it would still consider any new dispute, but Mr W would need to provide evidence supporting his claim and email this to RBS in the first instance. RBS said it had previously explained this to Mr W, so didn’t agree it had treated him unfairly, as he was aware any further disputes raised online or in the app would automatically be declined.

Unhappy with RBS’ response, Mr W referred his concerns to our service. One of our Investigators looked into what happened and thought RBS had acted fairly. He said RBS made Mr W aware of the process he would need to follow to raise any new dispute. So, he didn’t think RBS had done anything wrong in declining Mr W’s chargeback when it was submitted online.

Our Investigator noted that while Mr W said he had emailed information to RBS about the car hire transactions, RBS said it had no record of this, and Mr W hadn’t been able to provide any evidence to show he’d sent an email. Therefore, our Investigator didn’t think RBS needed to do anything further in relation to this complaint.

Mr W disagreed with our Investigator’s conclusions. As agreement couldn’t be reached, 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.

In doing so, while I appreciate this answer may come as a disappointment to Mr W, I’ve reached the same outcome as our Investigator for broadly the same reasons. I’ve explained how I’ve reached this conclusion below.

Our service has previously considered a complaint about RBS' requirements that Mr W submit any new dispute via email. As such, I'm not able to comment on this aspect further. Rather in this decision, I'm considering whether RBS acted fairly when Mr W tried to raise a chargeback about the car hire transactions.

Mr W initially submitted his chargeback online and this was automatically declined by RBS based on its systems. Mr W says he then discussed this in a live chat, sent an email and discussed this in branch. Both parties have been asked to provide evidence of this correspondence. RBS says it has no record of Mr W emailing details of his dispute, and I haven't seen any evidence of a live chat conversation or what may have been discussed in branch. Mr W says he no longer has access to the emails or live chat, so is unable to provide these.

I'm only able to decide complaints based on the evidence that's available to me and if no party is able to provide evidence to support a statement, I need to give that consideration too. Taking that into account, I haven't seen enough to be confident Mr W raised a chargeback in line with the process RBS asked him to, such as evidence Mr W sent an email to the address RBS had provided. So, while I appreciate this answer is likely to come as a disappointment to Mr W, I haven't found that RBS made an error.

In conclusion, I don't think RBS acted unreasonably not raising a chargeback for the transactions Mr W wished to dispute. Mr W initially raised this online, but it was automatically declined by RBS' systems. RBS had previously told Mr W the process he'd need to follow to raise a chargeback, and I haven't seen evidence to say that process was followed or that RBS failed to act on it. As a result, I won't be asking RBS to do anything further in relation to this complaint.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 21 July 2025.

Christopher Convery  
**Ombudsman**