

The complaint

N's complaint is how Revolut Ltd (Revolut) handled a refund claim made for services paid using N's debit card.

What happened

Mr C (who is a director of N) booked a rental car through a car hire service I shall call 'D' in December 2024 using N's Revolut debit card. However the vehicle was not released to him the next day as he didn't carry his driver's license with him when he came to collect the car.

Mr C said that he wasn't aware at the time of booking that this was a requirement and considered that the identification he'd presented was valid alongside a DVLA check code. However Mr C hasn't confirmed what documentation was provided at the time which he considers was valid.

Mr C raised this issue with D, however D was of the position that their terms and conditions said a driver's license would be needed for collection. They therefore didn't consider a refund was due here. As Mr C didn't agree, he contacted Revolut to raise a chargeback claim against D.

Revolut reviewed N's claim but after considering D's subsequent objections that their terms made it clear that the driving license needed to be presented, they chose not to progress it further as they felt there wasn't a prospect of success.

Mr C didn't agree and said Revolut hadn't considered his submissions properly and he was entitled a refund as he'd provided appropriate identification to pick up the rental car.

As his complaint remained unresolved, he brought this to our service to consider. Our investigator reviewed the available evidence and agreed with Revolut that there was insufficient evidence to say that the chargeback claim would've succeeded had they taken it further to arbitration.

As Mr C didn't agree, he asked for an ombudsman to issue a decision on the matter.

What I've decided – and why

I previously issued a provisional decision on the matter. I said the following:

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I've read and considered the evidence submitted by the parties but won't comment on it all – only the matters I consider to be central to this complaint. This isn't intended as a discourtesy but reflects my role in resolving disputes informally.

It's important to note that Revolut aren't the provider of the services here – so in deciding what is fair and reasonable, I'm looking at their particular role as a provider of financial services. In doing so I note that because N paid for this transaction using a debit card, a chargeback could possibly help it. So in deciding what is fair and reasonable I've focussed on this.

Chargeback claim

Chargeback is the process by which settlement disputes are resolved between card issuers and merchants. A consumer isn't entitled to chargeback by right. But where there are grounds to raise one and it has reasonable grounds for success, it is good practice for one to be raised by the card issuer.

However, a chargeback isn't guaranteed to succeed and is governed by the limitations of the particular card scheme rules (in this case Mastercard). I've considered the relevant chargeback rules in deciding whether Revolut acted fairly.

Revolut's submissions confirm that N's chargeback claim was considered under 'Goods or Services Not Provided' which I agree is the correct reason code in the circumstances. Revolut wrote to Mr C in March 2025 following the merchant's submissions and said they didn't think there was sufficient evidence for a reasonable prospect of success had the claim progressed further.

I've therefore considered whether Revolut acted fairly when they declined N's claim. While I do agree there wasn't a prospect of success if the claim had progressed further, I've done so for additional reasons.

The chargeback conditions required under this Mastercard code says the cardholder must be engaged in the transaction and the goods or services were not received. While I see that Mr C has evidenced the latter, I can't agree that the requirements for the first condition were met.

I say this because the account belonged to N, but the hire was made by Mr C in a personal capacity. Mr C confirmed to us that the car hire was primarily for personal use and not part of a commercial job or client service. He also said any business relevance was incidental. Therefore the required chargeback condition for the cardholder to engage in the transaction may not have been met as it was on a personal capacity and not on behalf of N. And so arguably the loss was a personal one and not one suffered by N.

While Revolut's reasoning was different, I've considered whether the claim would've succeeded or not. And I don't think it would've as N didn't engage in the transaction as required.

However even if I'm wrong about this, I still don't think there's sufficient evidence to say the claim would've succeeded had Revolut pursued it further in any event. I say this because I've reviewed D's online terms and conditions and in their FAQ section under 'Driver Requirements and Responsibilities' it says the following under 'What documents do you need to collect the car?':

- A credit card with enough credit to cover the deposit for the car
- Passport or ID card

- Full driving licence
- Rental voucher

D also provided a copy of correspondence sent to Mr C following his booking and under 'Driver requirements' it says that drivers with a UK licence will also be required to bring the DVLA code.

So while Mr C considered that the ID he provided was appropriate, I'm satisfied D was clear in the requirements for collecting the car – and that would be by producing a full driving licence. While I appreciate Mr C has said he provided appropriate ID which was accepted on a subsequent day, this wouldn't mean D were wrong to decline the ID originally with mind to their terms and conditions.

Therefore even if the chargeback claim had progressed, I don't think there would've been a reasonable prospect of success and it likely would've been robustly defended by D.

For these reasons I won't be asking Revolut to do anything more.

Revolut didn't provide any further submissions to my provisional decision, however Mr C had some additional comments. I've addressed each of these in turn:

1/ Mr C mentioned that while the vehicle was for his personal use it was paid using N's card. I appreciate that and I also mentioned in my provisional decision why the personal use would mean that the chargeback conditions weren't met so I won't comment further on that here.

2/ I also appreciate Mr C has said that D were inconsistent in terms of their request for identification documents. I commented on this as well when I said "*While I appreciate Mr C has said he provided appropriate ID which was accepted on a subsequent day, this wouldn't mean D were wrong to decline the ID originally with mind to their terms and conditions*".

While I appreciate Mr C thinks this is material and changes the outcome, I can only consider if he met the required terms and conditions when he was declined use of the car – and I can't say he did.

3/ Mr C also thinks Revolut could've done more here – however as explained above, it doesn't look like Mr C met the chargeback conditions in the first instance in any event. But even if we were to still consider the merits of the complaint, I've explained why there wouldn't have been a reasonable prospect of success had the claim progressed further.

With all of this in mind, I won't be asking Revolut to do anything more.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask N to accept or reject my decision before 10 October 2025.

Viral Patel
Ombudsman