

The complaint

Mr M complains that Revolut Ltd failed to properly pursue two chargeback requests.

What happened

In December 2024 Mr M made an online purchase and has explained that the goods he ordered didn't arrive, but he received another item instead. He was unable to return it and so he contacted Revolut to ask it to make a chargeback. Revolut asked for more information about the transaction, but it says no reply was received and so it closed the claim down. When Mr M contacted it later Revolut asked him to send in the original information again.

In November 2024 Mr M made a separate purchase, but the supplier failed to deliver the service he had requested in good time and so he contacted Revolut again. It told him that the time limit for making a chargeback had passed and so it could not pursue his claim.

Revolut rejected Mr M's complaint and so he brought the matter to this service where it was considered by one of our investigators who didn't recommend it be upheld. He noted having to start the process again might have been inconvenient, but Revolut needed enough information to be able to pursue a chargeback. As for the second chargeback he agreed that the claim had been made out of time.

Mr M didn't agree and said Revolut had all the information he could provide for the first claim. He also thought that there was a time limit of 540 days for the second chargeback and so he had made it in time.

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.

Chargeback is a voluntary scheme run by the card scheme operator (here it's Visa) to process settlement disputes between the card issuer (such as Revolut) – on behalf of the cardholder (Mr M) – and the merchant. It is not a legal right that the cardholder has.

Visa sets the chargeback rules and time limits for transactions made using the Visa card scheme. And it is Visa that decides whether a chargeback is successful – the card issuer simply makes a request on the cardholder's behalf. If the card issuer knows it is out of time, or is unlikely to succeed, I wouldn't necessarily expect it to raise a chargeback.

Under Visa's rules applicable to this case, a chargeback must be requested within (i) 120 days of the transaction processing date or (ii) within 120 days of the last date the cardholder expected to receive the goods or services (but not exceeding 540 days from the transaction processing date).

To enable Revolut to make an effective chargeback it needs sufficient evidence in support of the claim. In this case it asked Mr M for more details to ensure his chargeback had the best chance of succeeding. When he didn't reply it shut the case down. That is reasonable. When

he tried to reinstate it Revolut asked he submit the claim again. This is its process and a commercial decision with which I cannot interfere. I appreciate Mr M was frustrated by this, but Revolut was endeavouring to assist Mr M.

As for the second chargeback Mr M made his request after 120 days had elapsed from the transaction and so it was too late. The 540 day limit is for situations such as holidays which are not due until after the 120 day deadline. So as the 120 day time limit had passed Revolut was correct when it told him it could not make a chargeback.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 17 October 2025.

Ivor Graham
Ombudsman