

The complaint

Mr R complains Revolut Ltd (“Revolut”) failed to refund him for transactions he says were incorrectly charged on his account.

What happened

The facts of this complaint are well known to both parties, so I won’t repeat them in detail here.

In short, Mr R says Revolut shouldn’t have allowed some of the payments on his account to go through between 8 June 2023 and 8 April 2025, as these were sent to a gambling company illegally using the wrong MCC code. He also says the names of the merchant he paid is different to the names of the merchants which have debited money from his account. So, Mr R asked Revolut to raise chargebacks on these transactions and refund the money.

Revolut refused to raise chargebacks on Mr R’s behalf and refused to refund any of the money. It said the payments were done online using Mr R’s card details, and many of the payments were verified via 3DS. So, Revolut believed Mr R authorised these payments and should be held liable for them. Mr R wasn’t happy with this outcome.

Our investigator considered this complaint and decided not to uphold it. He considered all of Mr R’s complaint points in detail but ultimately felt it was fair and reasonable for Revolut to have refused to raise the chargebacks as they were not likely to succeed. Mr R wasn’t happy with this outcome, so the complaint has been passed to me for a final decision.

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.

Before I set out my thoughts, I want to acknowledge that I have summarised this complaint briefly and, in less detail, than has been provided. I’ve focused on what I think is the heart of the matter. Please rest assured that while I may not comment on every point raised, I have considered it. I’m satisfied that I don’t need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this and reflect the fact that we are an informal service and a free alternative for consumers to the courts.

As per the Payment Service Regulations relating to these transactions, Revolut should be liable for unauthorised transactions and Mr R liable for all authorised transactions on this account. In this case, Mr R said he authorised the card transactions. So, there is no finding to be made here on authorisation, as both parties agree that Mr R made and consented to these payments. However, Mr R maintains that he shouldn’t be held responsible for the payments in dispute, and Revolut should’ve raised chargebacks on the grounds that the goods and/or services were not received.

The chargeback scheme is a voluntary scheme set up to resolve card payment disputes

between merchants and cardholders. Such arbitration is subject to the rules of the scheme, meaning there are only limited grounds and limited forms of evidence that will be accepted for a chargeback to be considered valid and potentially succeed. Time limits also apply.

Before Revolut can instigate chargebacks, we'd want to see that the cardholder (Mr R in this case) has tried to sort things out with the merchant first. There are several merchants listed in Mr R's disputed transaction list, but I haven't received evidence that he has disputed the payments with any of them. However, I have given Mr R the benefit of the doubt here and continued to consider the complaint as I don't think this makes any difference to the outcome in any case.

Mr R says he was making payments to a gambling site outside the UK. The payments processed on his account were all to money transfer services which I understand facilitated payments to the gambling site Mr R was using – "thehighroller.com". Mr R told us this is the website he intended to make payments to, and as this website operated outside the UK it seems it is using these money transfer service. This is fairly standard practice for international businesses, and this itself isn't something that would warrant a chargeback.

I believe Mr R's main chargeback reason is the goods and services he paid for weren't received, and without evidence to the contrary he believes he is entitled to a refund. However, I don't agree. For me to say that Revolut ought to have raised chargebacks on these payments, I need to be persuaded they had a good chance of success. However, as the money was being sent to money transfer services, the service will have been received as soon as the money is sent or exchanged via this service. Mr R has disputed payments from 2023 onwards, however had he not received the funds or credit in his gambling account, I think he would've raised a complaint about this immediately. There is evidence of a chat between Revolut and Mr R in which he shows credits being received into his gambling account, and queries why a later payment hadn't been credit yet. So, it seems likely the funds being sent were being received, albeit perhaps with some delay. And as gambling related purchases aren't applicable for chargebacks, it's likely that the chargebacks would be rejected in that regard too.

So, I don't think Revolut has done anything wrong in refusing to raise Mr R's chargebacks as I don't see any reasonable grounds for success.

Mr R is also unhappy that he was able to make payments to a company who was using the incorrect MCC code, presumably in an attempt to bypass gambling prevention. I understand why this must be frustrating for Mr R, but I can't say it is Revolut's responsibility to refund Mr R the money he spent because of this. The payments were authorised, and Revolut processed the payments correctly, and in line with Mr R's instructions. So, I think it is fair that Mr R is held liable for them.

My final decision

For all the reasons outlined above, I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 6 February 2026.

Sienna Mahboobani
Ombudsman