

The complaint

Mr W has complained that Revolut didn't help him recover his funds and refused to process chargebacks when he was a victim of a scam.

What happened

Mr W has a bank account with Revolut. He contacted Revolut about gambling transactions he had made between November 2024 and July 2025 from his account to an overseas casino. Mr W says he told Revolut he had submitted a self-exclusion request to the overseas casino informing them his intention to cease all gambling activities with them going forward. However, Mr W said the casino continued to market gambling opportunities to him and allowed transactions which were in violation of the overseas consumer gambling laws which were in place.

Mr W asked Revolut to initiate chargebacks so he could reclaim the money he had paid. Revolut refused to raise these and said as the transactions were money orders the rules governing the chargeback scheme set out there was no recourse to reclaim gambling transactions.

Mr W was unhappy with Revolut's response and argued that chargebacks should be raised against the merchants for services not as described and that the merchants misrepresented its safeguarding responsibilities. Mr W also said the chargeback rules permits issuers to pursue chargebacks where; the merchant misuse of MCC code or transaction-laundering has materially affected a cardholder's ability to recognise or block payments, which he said is the case in his situation.

Mr W remained unhappy and referred his complaint to our service. Our Investigator thought Revolut were correct to say there were no grounds for them to raise chargebacks on behalf of Mr W.

Mr W didn't agree and so his 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.

I'm sorry Mr W has lost a significant amount of money and I don't underestimate the impact this has had on him. But while I know this won't be the outcome he is hoping for, I don't agree Revolut have made an error in refusing to raise chargebacks to help him recover his

funds for similar reasons to our Investigator. I know this will come as a disappointment to him, so I've set out my reasons below.

Before I do, I want to reassure Mr W that I've considered everything he has provided. And so, while I've summarised this complaint in far less detail than what has been provided, I want to stress that no discourtesy is intended by this. If there is a submission I've not

addressed; it isn't because I have ignored the point. It's simply because my findings focus on what I consider to be the central issue in this complaint – that being, whether Revolut should be expected to raise chargebacks to help Mr W recover his losses.

Mr W has also provided our service with various information regarding the overseas online casino he had used, and how they disregarded his instructions about the self-exclusion request. However, my role here isn't to investigate the gambling websites. I'm only looking at Revolut's responsibilities and if they could have done anything different to firstly identify if the payments were being made as part of a scam or fraud, or if they could have done anything differently in helping to recover the payments once Mr W had reported them to Revolut.

In broad terms, the starting position in law is that Revolut are expected to process payments that their customer authorises them to make. Here, it isn't disputed that Mr W knowingly made the payments from his Revolut account and so, I'm satisfied he authorised them.

Therefore, under the Payment Services Regulations 2017 and the terms of his account, Revolut is expected to process Mr W's payments, and he is presumed liable for the loss in the first instance.

However, taking into account regulatory rules and guidance, relevant codes of practice and good industry practice, there are circumstances where it might be appropriate for Revolut to take additional steps or make additional checks before processing a payment to help protect customers from the possibility of financial harm from fraud.

Account activity

I need to decide whether Revolut acted fairly and reasonably in its dealings with Mr W when he authorised payments from his account, or whether it could and should have done more before processing the payments.

When considering this, I've kept in mind that Revolut process high volumes of transactions each day. And that there is a balance for Revolut to find between allowing customers to be able to use their account and questioning transactions to establish if they're legitimate. Here, Mr W has confirmed that at the time he was making these payments he was aware that he was using an online casino and that he was making gambling transactions.

Mr W had opened his Revolut account in July 2023, and most of the payments which Mr W disputes are mainly low value transactions under £200 to gambling websites. The payments here, either individually or collectively, were not of a monetary value whereby I would've expected Revolut to have had any reason to suspect Mr W was at risk of financial harm from fraud.

It follows that I think it was reasonable for Revolut to assume the payments were being made for legitimate purposes. And so, I wouldn't have expected Revolut to have taken additional steps or carried out additional checks before processing the payments.

Chargebacks

I've considered whether, on being alerted to the scam, Revolut could reasonably have done anything to recover Mr W's losses, but I don't think it could. The only possible option for recovery here, would have been via chargeback claims. However, Revolut have confirmed as per Mastercard guidance there are no chargeback rights for gambling transactions, such as the ones described by Mr W.

Mr W has confirmed at the time he was making these payments he was aware that he was using an online casino for gambling transactions, so, on the face of it, I am satisfied that he received the services (in this instance, bets and linked gambling transactions) he was paying for. And, while I appreciate Mr W's comments that the merchants ignored his self-exclusion request and misrepresented the service he was provided – the money still entered the recipients account for the purpose Mr W intended, which was gambling, so the chargebacks were unlikely to have been successful. And while Mr W has alleged this is a scam or fraud (and I don't doubt his version of events) in order to hold Revolut accountable for this, as highlighted above, I would need to be satisfied that the payments here, either individually or collectively, were of a monetary value whereby I would've expected Revolut to have had sufficient reason to suspect Mr W was at risk of financial harm from fraud. However, based on everything I've seen I can't say this was the case.

Mr W has also mentioned the online gambling websites listed the MCC codes attached to those transactions something other than gambling which meant the blocks and safeguarding measures he should have had put in place didn't work as intended. Mr W said the Mastercard rule relating to 'transaction laundering' allows him to make a chargeback claim as he believes the rule can be applied in scenarios where merchants misrepresent themselves in order to circumvent gambling blocks. However, Revolut have confirmed a gambling block was only added to Mr W's account on 29 June 2025.

Our service has previously been in contact with Mastercard to understand the designated purpose of the Mastercard rule relating to transaction laundering, and whether or not it could be applied to claims such as the one Mr W attempted to make. In its submissions to this service, a representative from Mastercard confirmed that the rule would not apply in the way Mr W believes it ought to. It also confirmed that there are no chargeback rights relating to transaction laundering in circumstances where an incorrect MCC has been used to circumvent a gambling block as Mr W alleges happened here. It further clarified that the onus sits with the acquirer to ensure that merchants are using the correct codes to identify themselves. Also, the type of MCC codes used by the gambling websites is something outside of Revolut's control.

Mr W has mentioned other banks did raise chargebacks in similar situations and they did everything in their power to help him reclaim his funds. However, I can't comment on this as I can only consider what happened in relation to Mr W's complaint against Revolut. I think it may help to explain that there is no general right for consumers to demand their card issuer attempt chargebacks.

In summary, I'm sorry to hear that Mr W has lost money to a gambling company. And it's clear that Mr W has sought to reduce the opportunities available to him to gamble, by making self-exclusion requests to the overseas gambling casino. But, given all of the circumstances of this complaint, I don't think that Revolut acted unfairly or unreasonably - firstly in allowing the payments to be made and secondly in refusing to process chargebacks for Mr W.

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 W to accept or reject my decision before 23 February 2026.

Israr Ahmed
Ombudsman