

The complaint

Mr J's complaint is about how Revolut Ltd (Revolut) handled a refund claim he made.

What happened

As all parties are familiar with this complaint, I'll only summarise the key background where necessary within my findings below.

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'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 Mr J paid for this transaction using a Revolut debit card, a chargeback claim could possibly help him. So in deciding what is fair and reasonable I've focused on this.

Chargeback

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.

Mr J has complained about three transactions made in May 2025 using his Revolut debit card to a gambling operator I shall call 'S'. He says that this operator isn't regulated in the country he is located and in addition they failed to maintain a self-exclusion request on his account

The Mastercard rules are very clear in their restrictions and under the section for 'Cardholder Dispute Chargeback' it says:

“For transactions in which value or assets are purchased for gambling, investment or similar purposes: This chargeback right is only available for a transaction in which the purchased value or assets failed to appear in the account agreed to between the cardholder and the merchant.

For the avoidance of doubt, chargeback rights are not available for

- 1. refunds, withdrawals or transfer requests,*
- 2. terms and conditions or account access,*
- 3. winnings, gains or losses, or*
- 4. use or subsequent use.”*

In this case, there is no evidence that the purchased value or assets failed to appear in Mr J's account but rather that his concerns were about the fact the service didn't hold an appropriate licence and in addition reactivated his account in seven days even though he asked to be self-excluded.

I've considered Revolut's handling of Mr J's chargeback claim – and whether there was any prospect of success had they progressed the claim further. In this I can't say there would've been as the Mastercard rules are clear that there are no chargeback rights for gambling terms and conditions or gambling use – which is what Mr J's complaint is tied to.

Mr J has said that the gambling operator was unlicensed in his country. While I understand why this concerns him, this doesn't of itself mean Revolut were required to refund the transactions, Revolut didn't provide the gambling services and had no role in regulating or approving S's licencing status. Their role was limited to processing the card payments Mr J authorised.

The only potential avenue of redress available through Revolut was a chargeback, and under the relevant Mastercard rules gambling transactions are excluded regardless of whether the merchant is licenced. As the transactions were authorised and the gambling value appeared in Mr J's account, there was no reasonable prospect of a successful chargeback.

I see Mr J has also raised other points such as a duty of care regarding his medical condition and that he thinks this should have impacted how Revolut dealt with his complaint. Revolut wouldn't have been aware of Mr J's further needs until they were raised with them at the time of the chargeback claim, and in any event they would've been bound by the rules set by Mastercard when considering Mr J's claim.

I therefore have insufficient evidence that Revolut treated him unfairly here considering Mastercard's rules and requirements. In these circumstances I can't say Revolut did anything wrong in declining a refund here.

With all of this in mind, I know this'll be disappointing to Mr J but I won't be directing Revolut to any further actions with mind to their handling of his chargeback claim.

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 Mr J to accept or

reject my decision before 20 January 2026.

Viral Patel
Ombudsman