

The complaint

Ms A has complained that Revolut Ltd “Revolut” did not deal fairly with her request for help when seeking a refund from a merchant.

What happened

The circumstances leading up to this claim aren’t disputed so I’ve only briefly set them out here. On 9 May 2025, Ms A used her Revolut debit card to pay for a cleaning service from a merchant I’ll refer to as F. In total she paid £259 for the service.

Ms A said while the cleaners did come, they did not clean the property to the standard she expected and felt she paid for cleaning not dusting. She says she complained to the merchant, but it did not send any new cleaners out. Unable to resolve matters with F, she contacted Revolut for help getting her money back.

On 13 May 2025, Revolut considered a chargeback claim on behalf of Ms A. My understanding is that this was considered under the reason code “service not received” but on confirmation the cleaners had attended the property, Revolut decided not to pursue the matter. Ms A submitted another chargeback request and on the 20 May, Revolut considered the chargeback under the “service not as described/defective” reason code of the chargeback scheme but again decided not to pursue the matter any further.

Ms A remained unhappy that the cleaners had not carried out the cleaning she’d paid for and for the quality of the service received. She said she had paid for an after build cleaning service which hadn’t been received and that replacement cleaners had not been sent. Ms A wanted a refund for the service she felt she hadn’t received. Revolut did not uphold the complaint so, Ms A referred her complaint to this service. She reiterated her concerns about not having received what she had paid for. She submitted pictures of the property to show the cleaning hadn’t been carried out to the level she expected – and confirmed these had also been sent to Revolut. She didn’t understand why her claim was denied despite providing evidence that the property had not been cleaned properly and F couldn’t provide any evidence that it had.

Ms A’s complaint was considered by one of our investigators. She felt that Revolut had investigated the claims in accordance with the chargeback rules and given the circumstances, she didn’t think it was unfair that Revolut hadn’t progressed the matter any further. She also explained that as a debit card had been used (so no credit had been used), Ms A couldn’t make a claim under section 75 of the Consumer Credit Act 1974 (Section 75).

As the complaint couldn’t be resolved by our investigator, I’ve been asked to make a 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.

Firstly, I'd like to reassure Ms A, that I have considered all her concerns carefully, but I will only be dealing with the most salient parts of her complaint in this decision as I'm required to decide matters quickly and with minimum formality.

In deciding this complaint, I'm only considering the actions of Revolut and how it handled Ms A's request that it raise a chargeback on her behalf. I'm not looking at the actions of F as part of this complaint. Revolut is only responsible for ensuring that Ms A's claim for a refund is correctly processed and is not responsible for everything F did that Ms A might be unhappy with.

Having considered everything very carefully, I have to tell Ms A that I'm not going to uphold her complaint, and I'll explain why.

Chargeback request

A chargeback is the process by which payment settlement disputes are resolved between card issuers and merchants, under the relevant card scheme rules. It allows customers to ask for a transaction to be refunded in a number of situations, some common examples being where goods or services aren't provided, where goods or services are defective or not as described, or where a credit isn't processed in line with a merchant's refund policy. In this particular case, an appropriate reason might be that the service received was "not as described/defective".

The VISA chargeback rules applicable lay down strict conditions which must be satisfied for a chargeback claim to succeed – so customers aren't guaranteed to get a refund through this process. If Revolut thinks that a claim won't be successful, it doesn't have to raise a chargeback. But where there's a reasonable chance of success, I'd expect Revolut to raise a chargeback.

It's important to note that chargebacks are decided based on the card scheme's rules – in this case VISA – and not the relative merits of the cardholder/merchant dispute. So, it's not for Revolut – or me – to make a finding about the merits of Ms A's dispute with F, or whether or not the chargeback rules are fair. Revolut's role is to consider if Ms A has met the conditions required to enable it to raise a chargeback on her behalf, and once raised, to consider any defence submitted by F based on the facts of the case. It is not designed to consider the legal rights and obligations of Ms A against F – but whether or not Ms A is entitled to request a refund under the VISA scheme rules.

As explained above, this service cannot look at a complaint against F directly, so I can only assess whether Revolut has progressed Ms A's chargeback claim correctly in line with the chargeback rules.

Revolut initially closed Ms A's chargeback request because the claim had been considered under the service not received reason code of the chargeback rules. I can see in her dispute request Ms A had noted the "cancelled service" date as 10 May 2025. But Ms A hadn't actually cancelled the service, and it was provided, even though it wasn't to a standard Ms A was happy with. So, Revolut decided there wasn't a reasonable prospect of success under this reason code. I don't think it made any errors in this regard. The rules under this reason code only allows for refunds to be processed if the services weren't rendered at all, or if the service was cancelled – neither of which happened here. So, I don't think Revolut's decision to not progress with the chargeback was unfair

Revolut then considered a claim under the "not as described/defective services" reason code of the VISA rules but again decided not to pursue the matter any further. The difficulty Revolut has with this type of claim is that it can only progress with the matter if it has been

provided with sufficient evidence that the *conditions for the chargeback* have been met rather than whether Ms A's claim against F has merit. The conditions include that a refund could only be requested for a service that was cancelled and for the unused portion of the service. Ms A didn't cancel the service, and it would be very difficult to define or prove what the "unused" portion of the service would be for this type of service. And the rules also specifically say, for services that have been rendered, any refunds must be requested from F directly. So, I don't think Revolut's decision not to progress this claim any further was unreasonable. It doesn't appear Ms A's chargeback request met the requirements needed so there wasn't a reasonable prospect of success.

Whether Ms A's claim meets the conditions of the chargeback rules is a very different consideration to whether Ms A has been treated fairly by F, or whether the quality of service she received was reasonable. The chargeback rules do not allow refunds to be requested for those reasons. It may be helpful to clarify that Revolut is not making a decision as to whether Ms A's claim against F has any merit or whether the chargeback rules are fair. It has to decide whether her claim meets the conditions needed to raise a chargeback and whether there is a reasonable prospect of success. It cannot force F to offer Ms A a refund because it might be fair to do so or because it's the right thing to do. The chargeback process is prescriptive and only allows consumers to obtain a refund in a very narrow set of circumstances.

So, while I sympathise with Ms A, based on what I've seen, I don't think Revolut made any errors in the way it investigated Ms A's chargeback claim. So, I don't find there are grounds for me to direct Revolut to offer Ms A a remedy.

Breach of contract claim under section 75

Sometimes businesses like Revolut, can consider further claims from consumers against merchants like F under a section 75 claim. This sort of claim would allow Revolut to consider whether there has been a breach of contract, because Ms A alleges F didn't exercise reasonable care and skill when delivering the cleaning service. But this sort of claim is only applicable if consumers used credit provided by Revolut to pay for the service (such as a credit card). And as Ms A paid for the service using her Revolut debit card, she cannot bring a claim like this against Revolut. If Ms A wants to bring a claim for breach of contract due to the alleged poor quality of service she received from F, she'd have to direct that against F and outside of this service as we're unable to look at claims directly against merchants.

To clarify, Revolut isn't responsible for answering complaints about F. Any concerns Ms A has about F, has to be raised with F directly and not something Revolut is obligated to assist her with. So, while I fully appreciate Ms A says she's lost out due to no fault of her own, I can't hold Revolut responsible for this loss.

I sympathise with Ms A, and I can see why she would be so disappointed with not being able to get her money back through Revolut. But unfortunately, the chargeback rules are very specific and don't allow refunds to be processed just because it might be fairer to do so, or because Ms A might consider her claim against F has merit. It only allows refunds to be requested under a very narrow set of circumstances with strict conditions that have to be met, and as explained above, I don't think Revolut made any errors during its investigation.

So, with that in mind, I find no grounds to direct Revolut to refund her the money she has lost. I'm very sorry I haven't been able to assist Ms A any further.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms A to accept or reject my decision before 11 December 2025.

Asma Begum
Ombudsman