

## **The complaint**

Mr S has complained about how Revolut Ltd (Revolut) handled refund claims he made.

## **What happened**

The details of this complaint have been set out previously and aren't in dispute, so I won't repeat them again here. Instead I'll focus on giving the reasons for my 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.

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 goods 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 S paid for these transactions using a Revolut debit card, chargeback claims could've possibly help him. So in deciding what is fair and reasonable I've focused on this.

Mr S raised two chargeback claims to Revolut in June 2025 but the crux of his complaint is that reasonable adjustments weren't made during the process with mind to his vulnerabilities. He has referred to the Equality Act 2010 as well as the Financial Conduct Authority's Consumer Duty and doesn't consider these requirements were met. He therefore wants compensation for the distress and inconvenience caused, and assurances that Revolut have made appropriate procedural changes.

Both claims were raised via Revolut's online chat and Mr S says that on both occasions he identified himself as a vulnerable consumer and asked for a call but this didn't occur.

I've carefully reviewed the chat messages starting from 9 June 2025 when Mr S contacted Revolut on the online chat regarding the first claim. On that day there was no reference made to any vulnerabilities or a request for a phone call.

Mr S then used the chat facility again on 16 June 2025 asking why that dispute was cancelled. Revolut explained they had insufficient evidence that Mr S had attempted to resolve the matter with the merchant as was required by the card issuer rules. Mr S then asked for Revolut's complaints email and it is at this time that he asked what reasonable adjustments could be provided as a vulnerable consumer.

Revolut did state they could make adjustments but it would depend on the vulnerability. As Mr S was dissatisfied, he asked for a transfer to a manager but was told that they weren't available. Revolut still offered to transfer to the manager but explained Mr S would have to wait for them to reach out, or the agent could try and help them at the time.

Mr S then confirmed he wanted the claim reopened and asked for it to be considered a reasonable adjustment request. However I can't see any reference to what vulnerability this was related to and also that phone calls were required.

Mr S then contacted Revolut again on 24 June 2025 regarding his subsequent complaint and this is when he stated he had asked not to close the dispute without a call. From reviewing the chat logs, this is the first reference to a request for a call made to Revolut. The agent responded with the following:

*"I'm happy to assist you over chat with this matter, but if at any point you'd like to discuss this through other mediums of support, such as a phone call, let me know. Please note that our phone calls are available only in English".*

As stated by our investigator during their assessment, Mr S didn't respond to this and asked for a phone call. This means that there is no documentary evidence of any phone call request at all during the claim process or that this was taken up when the agent later offered this during the follow up complaint process.

Mr S has since provided a copy of an email to Revolut dated 1 July 2025 asking for a phone call regarding his complaint due to his vulnerability. He was told in response that the query was out of the email support's scope and he needed to contact an agent via the in-app chat. I'm satisfied this shows that Revolut's email support wasn't able to progress his complaint, which is why he was directed to use the in-app chat.

It is also likely that if Mr S had contacted the chat, he could've then arranged a phone call. I say this because a phone call was offered to him prior on 24 June 2025 and so I consider it likely that this could've been arranged again.

I've considered whether I can look into this aspect further, but my powers are limited.. We operate under a set of rules – laid down by Parliament under the Financial Services and Markets Act 2000, published by the Financial Conduct Authority (FCA) and known as DISP.

These set out the extent of our powers under DISP 2.3.1 – which includes complaints about regulated activities. In addition, we can consider complaints about ancillary activities carried on in connection with the above, such as advice, payment processing or account administration.

The handling of complaints is not itself a regulated activity. It is something that the FCA requires banks and others to do. But that isn't enough to make it a "regulated activity" within the meaning of the rule – that is, one of the list of activities set out in the legislation from which we derive our powers. Furthermore, complaint-handling isn't covered by the definition of an "ancillary activity" contained in the Glossary to the FCA Handbook (DISP is also a part of the Handbook).

As this documented request from Mr S for a phone call was tied to his subsequent complaint regarding the chargeback claim administration, and complaint handling isn't a regulated activity, I don't have the power to consider that aspect further.

I must add that a vulnerability alone does not trigger an automatic obligation to provide a phone call unless the consumer explains why the adjustment is required. While I appreciate Mr S considers himself vulnerable, I've insufficient evidence that during the chargeback claim process, Revolut was told that Mr S required a phone call or any specific adjustment as a result of his vulnerability. I therefore can't say Revolut did anything wrong here in their handling of the claim as they weren't aware of Mr S's needs at that time.

I've also considered the wider points Mr S raised about the Consumer Duty and the Equality Act 2010. I've taken these points into account. However, neither framework changes what I can consider here. The Consumer Duty doesn't create an automatic entitlement to a particular communication channel, and it also doesn't extend my jurisdiction to how a firm handles a complaint once the underlying service has concluded.

Similarly, while the Equality Act can be relevant where a consumer explains how a disability requires a specific adjustment, Mr S didn't do so during the chargeback process itself. I therefore don't consider these points affect the outcome.

As a final point, while Mr S's complaint hasn't specifically mentioned the chargeback claim outcomes, I note that the first was for £6.75 and the second for £16.25. For the first, even though the chargeback claim was cancelled due to a lack of supporting evidence, the cost was refunded as a gesture of goodwill.

In terms of the second chargeback, this was raised by Revolut and our investigator stated that Mr S was satisfied that aspect of the complaint had been resolved. He therefore wanted this service to consider his reasonable adjustment complaint points further.

As stated, while I appreciate Mr S will be disappointed with this outcome, I've insufficient evidence Revolut was told that Mr S required a phone call or any specific adjustment as a result of vulnerability during the chargeback claim process. I therefore can't say that Revolut did anything wrong here.

### **My final decision**

For the reasons above, I don't uphold this complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 18 February 2026.

Viral Patel  
**Ombudsman**