

The complaint

Miss S has complained about how Revolut Ltd (Revolut) handled her refund claim.

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 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 Miss S paid for this transaction using a Revolut debit card, a chargeback claim could possibly help her. 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.

The relevant chargeback code here would be 'Goods or Services were Either Not as Described or Defective'. I've therefore considered the evidence available with regard to this chargeback rule and whether Revolut acted fairly when they declined Miss S's claim following the merchant's objection.

Miss S has complained about an online programme purchased on 1 May 2025 from a supplier I shall call 'G' using her Revolut debit card to the sum of \$597.00. Miss S was dissatisfied by the service provided and therefore asked for a refund on 15 May 2025 which she considered was within a 14-day cooling off window.

As a refund wasn't provided, Miss S raised a chargeback with Revolut. Following G's submissions, Revolut considered there was insufficient evidence to progress the claim with a reasonable prospect of success.

Miss S has complained about Revolut's chargeback claim outcome and has also raised several other issues, which I'll address in turn.

Revolut's handling of the chargeback claim

From the outset I must state that while Miss S has quoted legislation such as the Consumer Contract Regulations, the chargeback process is governed by the card-scheme rules, which have separate eligibility requirements and time limits.

I've therefore reviewed the requirements of the specific chargeback rule here for services not as described or defective, and this explains that where a merchant challenges a dispute, further evidence may be needed to support the validity of the dispute (such as an independent professional documentation confirming the service wasn't to the required levels).

While I appreciate this is unlikely to have been possible in these specific circumstances regarding an online programme, I do have to consider that G's submissions to Revolut were extensive. They provided a video recording confirmation that Miss S was happy at the start of the programme and said the course was accessed multiple times.

They also provided links to their refund policy stating that the consumer would need to complete the course in full, attend three live zoom calls and demonstrate effort in implementing the programme. G didn't think this had occurred here and so didn't consider a refund was due as the programme had been delivered as required.

While Miss S has said the programme was not what she subsequently expected, there would need to be sufficient evidence to show the service was defective and not as described. I don't think there was sufficient evidence presented here to show this was the case – and that there would've been a reasonable prospect of success had Revolut taken the chargeback claim further.

I note that Miss S has also said that a key part of her complaint is that one aspect of the programme wasn't delivered by the time she requested the refund. However, I understand this element was delivered shortly after. I don't think a short delay to one part of the programme, which was subsequently delivered, would reasonably mean the programme, as a whole, was defective. So I'm not persuaded this point shows the service wasn't provided as agreed.

14 day cooling off period

Miss S has also referred to a 14-day cooling off period. Chargebacks for defective goods or services aren't assessed by reference to consumer cancellation timeframes. They're set by the card-scheme rules, which set out the specific criteria for when a transaction can be reversed.

For a defective goods or services chargeback, the relevant question is whether the goods or services were materially not as described, not provided as agreed, or otherwise failed to meet the standard required under the scheme rules. There's no requirement within this chargeback category for a consumer to cancel within 14 days, and the cooling-off period doesn't form part of the scheme's assessment of defectiveness.

The 14 day period Miss S refers to relates to consumer cancellation rights between a consumer and a supplier. Those rights don't determine whether a chargeback can be raised, and they don't override the scheme rules that apply to defective goods or services. So, while timing can sometimes be relevant to whether a problem was raised promptly, a short delay to one element of a service – of the fact that something occurred within or outside the 14 days – isn't enough, on its own, to show the service was defective for chargeback purposes.

Payment processor dispute window

Miss S has also said that as she paid via a payment processor, she could've also used their 30 day dispute window to raise a claim. She says she wasn't informed by Revolut that this was possible.

The payment processor's dispute process operates separately from Revolut's chargeback process and under the processor's own terms. Revolut wouldn't normally be responsible for advising a customer about the time limits of a dispute scheme operated by another party. So I don't think Revolut's actions prevented Miss S from raising a dispute through that route.

Time taken to administer the chargeback claim

Miss S has also said that Revolut should have reviewed her chargeback more quickly and this resulted her in missing the dispute resolution window with the payment processor. However, I haven't seen any evidence that Revolut unduly delayed the chargeback. Chargeback investigations can take several weeks and in this case, the claim was raised on 20 May 2025 and the outcome reached on 26 June 2025. This isn't out of line with what would normally be expected and so I don't think the time taken by Revolut to review the chargeback was unfair here.

Access to services purchases lost

Miss S has also said she lost access to the service she'd paid for. The loss of access to the service isn't something the card provider can resolve. Decisions about continuing or withdrawing access sit with the supplier under the service contract, so any dispute about this needs to be raised with them directly.

Request for a fair resolution with merchant

Miss S has also said she feels she's been unfairly treated while the dispute was ongoing and thinks Revolut should advocate a fair resolution with G. I understand why she feels frustrated. However, the chargeback process doesn't allow the card provider to negotiate outcomes or intervene in how a supplier manages a customer relationship. Any concerns about continued access would need to be raised directly with the supplier.

Overall, I don't think Revolut has done anything wrong in their handling of Miss S's chargeback claim. They considered the chargeback under the relevant chargeback criteria and I haven't seen sufficient evidence that the service was materially defective for chargeback purposes. I therefore don't think that the chargeback claim could've been progressed with a reasonable prospect of success with the evidence available.

The 14 day cooling off period and other dispute routes Miss S has referred to don't apply to the chargeback process, and Revolut can't negotiate or intervene in how a supplier manages a service. Any remaining concerns about access to the service or a refund would need to be taken up directly with the supplier.

Because of this, and I appreciate this'll be disappointing to Miss S, I won't be asking Revolut to do anything more.

My final decision

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

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

Viral Patel
Ombudsman