

The complaint

Mr M complains that Revolut Ltd failed to pursue a number of chargebacks.

What happened

On 27 May 2025, Mr M paid \$160.95 to a merchant to purchase a pre-paid card worth \$150 that could be used with a third-party, an online company I will call R which allows individuals to send digital rewards and incentives to others.

Mr M sought to redeem the voucher code and he received an error message telling him that it had already been redeemed. He contacted the merchant to explain what had happened and to request a refund. He was told that the merchant acted as host for the sale and it wasn't able to assist. He then contacted the user but didn't get a reply.

He contacted Revolut to ask it to pursue a chargeback. It considered his request and decided not to submit a chargeback. It told him that there were no chargeback rights because the purchase was made through the merchant's platform from a third-party seller. Revolut rejected Mr M's complaint and so he brought the matter to this service. It was considered by one of our investigators who recommended it be upheld. He said this service had not been made aware of the rules relied on by Revolut. He said Mr M had been able to supply evidence that the goods he had purchased had not been delivered and so he thought there would be a reasonable chance that a chargeback would have succeeded.

Revolut didn't agree and said Mr M had made numerous chargeback requests for payments to the same merchant and for the same reason so it doubted his claim. I asked Revolut for details of 13 chargebacks which it provided. I asked Mr M for his comments on the 13 chargebacks and asked why he persisted with the merchant after so many failed transactions. He said he had only made 10 purchases from the merchant and only two had caused problems.

I issued a provisional decision as follows:

"I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so I am not persuaded that Revolut was wrong not raise this chargeback. I will explain why.

Chargeback is a voluntary scheme run by the card scheme operator to process settlement disputes between the card issuer (such as Revolut) – on behalf of the cardholder (Mr M) – and the merchant. It is not a legal right that the cardholder has.

The card scheme operator sets the chargeback rules and time limits for transactions made using the card scheme. And it is the card scheme operator that decides whether a chargeback is successful – the card issuer simply makes a request on the cardholder's behalf. If the card issuer knows it is out of time, or is unlikely to succeed, I wouldn't necessarily expect it to raise a chargeback.

Revolut has provided the details of 13 chargeback requests made by Mr M. His explanation and reasoning for each claim are broadly the same. The following is an example:

"I purchased a \$200 [R] gift card from a seller on the [X] marketplace on March 16th, 2025. When I attempted to redeem it, the code was invalid. After checking, I found that the code had already been redeemed on February 18th, 2025 - which was before I even purchased it.

I reached out to the seller for assistance, but they never responded. I also contacted [X] support, but they refused to help and directed me back to the seller, who remained unresponsive. Additionally, I contacted [R] support, who confirmed that the gift cards had already been used before my purchase. I have provided proof of my purchase, my conversations with the seller, [X] support, and [R] support, all confirming that the codes were already redeemed. Despite this, I was unable to receive working codes or a refund. I am requesting a chargeback due to receiving unusable/Previously redeemed codes. Thank you for your time and assistance."

Revolut became concerned about the frequent requests and decided it was not appropriate to continue to raise further chargebacks made by Mr M for transactions with the merchant.

I have noted Mr M's comments that he had made only 10 purchases from this merchant with two causing a problem. However, having seen the full details of his requests to Revolut I consider it was entitled to reach the decision it did. These set out repeated chargeback requests from the same merchant for the same reason and Revolut considered it was inappropriate to make a chargeback for this claim. Chargeback is a voluntary scheme and Revolut is not obliged to make one if it has grounds to do so. I consider Revolut made a fair and reasonable 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.

Neither party responded to my provisional decision and so I have been given no reasons as to why it should be altered. Therefore my decision and reasoning remains as set out above

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 M to accept or reject my decision before 27 December 2025.

Ivor Graham
Ombudsman