

The complaint

Mr H has complained about the way Revolut Ltd (“Revolut”) dealt with a claim for money back in relation to an oversized baggage fee he paid using his Revolut account.

What happened

On 5 April 2025, Mr H used his Revolut account to pay €60 to a merchant (which is an airline, so I’ll refer to it as A), for an oversized baggage fee that A said was applicable due to the size of the baggage Mr H was carrying. Mr H paid this in order to board his flight.

He subsequently complained to A that he should never have been charged the fee as he felt his baggage was within the size limits of the *small bag* he was entitled to board with without an extra charge.

Unable to resolve matters, he contacted Revolut to raise a dispute on 19 April 2025. He informed Revolut that he’d been charged the wrong amount for an oversized baggage fee, and enclosed several attachments to provide full details of his dispute. Revolut asked Mr H for more information on the 29 April 2025 – which Mr H provided. On 26 May 2025, Revolut asked Mr H for further information. Mr H said he’d provided all the relevant information and Revolut confirmed it hadn’t received the information it had recently requested.

When Mr H didn’t provide the information, Revolut sent a confirmation on 11 June 2025 that his dispute had been cancelled. Unhappy Mr H raised a complaint which Revolut declined for much the same reasons.

As Mr H remained unhappy, he referred the complaint to our service. Our investigator looked into things and felt the way Revolut dealt with Mr H’s chargeback request was fair. Based on the available evidence, it looked like Mr H hadn’t provided the information Revolut needed to progress his claim. Mr H has provided CCTV footage of him placing his baggage into A’s measurer as well as a picture of him measuring one side of his baggage with a tape measure.

I understand since then, there’s been some back and forth as to whether Revolut has submitted to this service all the evidence and information Mr H provided to Revolut during its investigation. Mr H was specifically concerned whether the chat history from 19 April 2025 was submitted when Mr H initially raised his dispute. Revolut has confirmed it has provided all information it holds for this complaint, and Mr H has confirmed he no longer has the chat history to provide.

Based on everything provided, our investigator reiterated that they did not think Revolut had acted unfairly and didn’t think the complaint should be upheld. Mr H disagreed saying he felt he’d provided all the evidence needed to progress his claim, so he doesn’t understand why this was requested again. He reiterated that Revolut isn’t providing all the evidence needed to reach a fair conclusion in this case.

As the complaint couldn’t be resolved it’s been passed to me 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 Mr H, that I have considered all his concerns carefully, but I will only be dealing with the most salient parts of the 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 Mr H's request that it raise a chargeback on his behalf. Revolut is only responsible for ensuring that Mr H's claim for a refund is correctly processed and is not responsible for everything A did that Mr H might be unhappy with.

Having considered everything very carefully, I have to tell Mr H that I'm not going to uphold his complaint, and I'll explain why.

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 where a credit isn't processed in line with a merchant's refund policy. In this particular case, an appropriate reason might be that an incorrect amount had been charged by A.

The chargeback rules set out by the card scheme lay down strict conditions which must be satisfied for a chargeback claim to succeed – so customers aren't guaranteed to get a refund through the chargeback process. If a financial business 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 a financial business 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 whether A was entitled to make a charge for the baggage, or whether or not the chargeback rules are fair. Revolut's role is to consider if Mr H has met the conditions required to enable it to raise a chargeback on his behalf.

Revolut has explained that in order to raise a chargeback dispute, consumers have to do so through the Revolut app, where they select the payment they want to dispute and then go through a series of steps to give Revolut the information it needs to log a dispute. On 19 April 2025, Mr H told Revolut that he was wrongly forced to pay an oversized baggage fee and enclosed attachments for full details. The dispute reason he selected is that he was charged the wrong amount – and the amount he ought to have been charged was zero.

On 29 April, Revolut asked Mr H to confirm that he'd contacted A and Mr H replied explaining he had. On 26 May 2029, Revolut asked Mr H for further information. It wanted Mr H to provide:

Could you please share the flight ticket details in which all the charges that includes Baggage charges, Flight charges, cabin bag charges and all additional charges are visible?

Mr H replied that he'd already provided these details. Revolut replied that it hadn't received the above details. When this wasn't provided by Mr H, Revolut closed down the dispute and informed Mr H of this.

I appreciate Mr H doesn't think Revolut has provided all the evidence and submissions he made during the investigation, but Revolut has confirmed that it has. And I have to make a decision based on the available evidence. And it doesn't look like the details Revolut asked for including evidence of any baggage charges, flight charges and additional charges that it requested were provided at any point during the investigation.

The reason it's important that this information is provided is because Revolut has to submit a request for a refund from the merchant in line with the card scheme rules – which is VISA in this case. And it needs to confirm that the conditions needed to claim a refund have been met. The *incorrect amount* reason code is generally used where a consumer authorised a certain amount of money to be debited from their account, say £55 for example, but the merchant (such as A), incorrectly debits a different amount – say £60. The reason code would enable Revolut to ask the merchant via the chargeback process to refund the difference between what the consumer authorised and what was actually charged.

So, Revolut would need evidence of all charges applicable and paid, so that it can assess whether the wrong amount has been charged by A before requesting the refund. Without completing this assessment and evidence, it wouldn't be reasonable to expect it to request a refund that it cannot evidence has been debited from Mr H's account in error by A. Without the information being submitted as requested by Revolut, I don't think it was unreasonable for Revolut to close down the dispute as it was unable to confirm that Mr H had been charged the incorrect amount.

I have looked at all the evidence that Mr H provided including the CCTV footage and the measurements provided but I don't think this supports his claim under the chargeback rules. The chargeback rules provide a means for consumers to obtain refund for amounts they haven't authorised, to be refunded as a merchant has debited the wrong amount – this does not appear to capture Mr H's dispute with A. Mr H's dispute is that this charge shouldn't have been made at all, as he says the size of his baggage didn't warrant a payment. But he did make the payment and authorised £60 to debit his account which is what A debited. His dispute doesn't seem to be covered under any of the reason codes under the chargeback scheme.

The chargeback scheme only allows refunds to be requested under a specific set of reason codes, and doesn't capture all disputes that consumers might have with merchants such as A. And sometimes, like in this case, consumers will have to seek remedies outside of their account provider. Mr H also cannot claim against Revolut under section 75 of the Consumer Credit Act 1974 (section 75) either. Under a section 75 claim, sometimes consumers can claim against their banks for breach of contract of merchants and disputes like Mr H's could potentially have been looked into. But that can only be done where credit provided by Revolut has been used to pay for something that costs over £100 – which isn't the case here.

Based on the available facts, I'm persuaded that Revolut took Mr H's chargeback claim as far as it reasonably could've done, based on the available evidence. So, I don't think Revolut's response to his request for a refund was unreasonable and I don't require it to do anymore.

I appreciate there appears to have been a delay between Revolut asking for information on 29 April 2025 and then 26 May 2025, but as explained by our investigator, I don't think this delay affected the outcome of the claim. Mr H still didn't provide the information needed to progress his claim, so even if it had been requested earlier, it's likely his response would have been the same. Additionally, even if he had provided the evidence of the charges that were applicable, for the reasons explained above, I don't think his claim would have succeeded in any event, based on the circumstances of his dispute.

I want to confirm that I have only decided whether Revolut acted fairly in processing Mr H's claim for a refund under the chargeback rules – and not whether Mr H ought to have been charged by A or not. That is a separate matter that Mr H will have to raise with A separately and outside of this service, as we are unable to look into complaints about merchants directly.

My final decision

For the reasons I've explained, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 8 January 2026.

Asma Begum
Ombudsman