

## **The complaint**

Mr H is unhappy with how Revolut Ltd dealt with his chargeback claim.

## **What happened**

The parties are familiar with the background of this complaint, so I will summarise it here, which reflects my informal remit.

Mr H booked a five-day apartment stay, from 23 June to 27 June 2025 through an online booking platform, who I will refer to as B. He paid £290.82 using his Revolut card and £23.94 with a voucher from B, bringing the total cost to £314.76.

Mr H explained that after leaving the property, he suffered an allergic reaction affecting his hand and body, and a doctor advised that it was caused by bed bugs. Mr H said he complained to both the property owner and B, but when he was unable to resolve the matter with either party, he contacted Revolut to raise a chargeback.

Revolut said it couldn't raise a chargeback, as Mr H had used the services in full, so the claim was deemed invalid under the scheme rules. According to Mr H, Revolut also mentioned the possibility of a goodwill gesture but later said it couldn't offer one.

When Mr H referred his complaint to our service an investigator concluded that Revolut had followed the scheme rules and acted fairly, in not raising the chargeback, as it had little prospect of success.

Mr H disagreed with the investigator's view and thought it wasn't fair and said he wanted compensation.

As Mr H remained unhappy, the case has been referred to me to make a final 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.

Whilst I've read and considered everything, if I don't mention any specific point, it's not because I failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome. This is not meant as a discourtesy but rather reflects my role in resolving disputes with minimum formality.

Because Mr H paid with a debit card, his only potential route to obtain a refund through Revolut was via the chargeback process. The additional protections available under Section 75 of the Consumer Credit Act 1974, do not apply here, as they don't cover debit card payments.

Mr H also referred to the Consumer Rights Act 2015, which I accept gives consumers certain rights against the business providing goods or services. However, Revolut isn't responsible for helping Mr H enforce those rights, under this Act, in the same way a court might. The

only way Revolut could've assisted Mr H in recovering his funds was through the chargeback process. It's important to note that what the Consumer Rights Acts 2015 requires and what is required under the chargeback process are two different and separate things. And my role here is to consider whether Revolut acted fairly and reasonably in how it handled Mr H's chargeback claim.

A chargeback is a process by which payment settlement disputes are resolved between card issuers and merchants, under the relevant card scheme - in this case, Visa. It allows customers to ask for a transaction to be refunded in certain circumstances. It's not an automatic right, doesn't give consumers legal rights, and is not a guaranteed method of getting a refund, as chargebacks may be defended by merchants.

Chargebacks are decided based on the card scheme's rules and not the relative merits of the cardholder/merchant dispute. While it's good practice for a card issuer to attempt a chargeback where certain conditions are met and there's a reasonable prospect of success, there are dispute conditions set by the relevant card scheme that need to be considered. If these are not met, a chargeback is unlikely to succeed. Importantly, something going wrong with a merchant won't always lead to a successful claim.

In this case, Mr H contacted Revolut to raise a chargeback, explaining that the apartment he had stayed in had bed bugs. He said he only discovered this after leaving the property, as bed bug bites can take time to appear.

Revolut advised Mr H that because he had completed his full stay and therefore used the service in full, a chargeback couldn't be raised under the scheme rules. Accordingly, I need to assess whether Revolut acted fairly and reasonably in deciding not to raise a chargeback on Mr H's behalf.

When Mr H contacted Revolut, it appears that his claim was considered under the reason code "*not as described or defective merchandise/services*", which I also consider was the most appropriate reason code given the circumstances.

Under this dispute code, the rules state that the dispute amount is limited to "*the unused portion of the cancelled service*". Since Mr H stayed in the apartment for the entire duration of his booking and had effectively used all of the service he paid for, there was no unused portion of the booking that could be disputed under the circumstances. So, I don't consider it was unreasonable for Revolut to decline to raise a chargeback based on this.

The investigator also noted a lack of supporting evidence provided by Mr H. So, I've gone on to consider whether a chargeback raised by Revolut would've had a reasonable prospect of success. Mr H provided photographs of what he claimed were bed bug bites on his hand and gave his own account of events. However, he confirmed that he didn't report any issues to the property owner, or B, during his stay. During the claims process, he also didn't provide any evidence directly linking the alleged bed bug issue to the apartment – such as photographs of the apartment bedding or medical documentation confirming that the bites were caused by bed bugs. The property owner also stated that there had been no other reports of bed bugs from either the cleaning team or other guests, when Mr H raised his concerns after his stay.

Although I accept Mr H's explanation that bed bug bites can sometimes take time to appear and that the marks only became visible after he left the property, I don't consider this alone to be sufficient evidence that the problem originated from the apartment. And given the circumstances - with the absence of supporting evidence to show that the accommodation was not as described/defective, and that he had cancelled the services - I consider it unlikely that a chargeback would've had a reasonable prospect of success even if it had been raised.

Overall, I'm satisfied that Revolut responded to Mr H's dispute promptly, explaining its reasoning clearly, and acted in accordance with the scheme rules. While I appreciate that Mr H is disappointed with the outcome, not receiving the result he had hoped for does not, in itself, amount to poor service or justify compensation for inconvenience. As I haven't seen any persuasive evidence of service failings with either the chargeback claim, or with the subsequent complaint he made to Revolut, I'm satisfied that it acted fairly and reasonably in how it handled Mr H's claim.

I appreciate Mr H is likely to be disappointed with the outcome of this decision, but Mr H is of course, under no obligation to accept this decision. If he remains dissatisfied, he may wish to seek independent legal advice and pursue the matter through a formal channel such as the courts.

### **My final decision**

I don't uphold this complaint against Revolut Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 8 December 2025.

Farhana Akhtar  
**Ombudsman**