

## **The complaint**

Mr Z complains that Revolut Ltd declined his chargeback claim.

## **What happened**

On 18 May 2025 Mr Z purchased two items on eBay for £2,330.46 and paid via PayPal which was linked to his Revolut card.

Mr Z received and returned the items on 20 May 2025 but didn't receive a refund from the seller.

On 31 May 2025 Mr Z raised a disputed transaction claim with Revolut. He provided a postal receipt and tracking number confirming that the returned items were posted and delivered to the seller.

Revolut issued a final response on 20 June 2025 and advised Mr Z that based on the evidence received from the merchant they were unable to pursue the chargeback claim.

Mr Z remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. She said the weight of the item that Mr Z had returned was almost 1kg more than the weight of the item he'd purchased. The investigator said there was no evidence or explanation for the weight discrepancy and that the merchant had reported that they hadn't received the item back that was sent to Mr Z. The investigator concluded that Revolut were correct to decline the chargeback claim.

Mr Z didn't agree. He said the weight of each item was between 450g – 600g so the two items together would weigh 900g – 1200g. Mr Z said the clerk at the post office had re-packed the items for him and had used bubble wrap and that he'd been asked to pay the difference as the pre-paid label only covered items up to 1kg.

Because Mr Z didn't agree I've been asked to review the complaint.

## **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 know it will disappoint Mr Z, but I agree with the investigator's opinion. I'll explain why.

Chargebacks are a voluntary scheme. The card issuer (in this case Revolut) checks the complaint against the possible chargeback reasons and considers the evidence provided by the consumer and by the merchant to see if it can make a successful claim. Card issuers don't have to submit claims and will only do so if they believe they have evidence to support a successful chargeback claim. This service expects card issuers to help if they can but we don't expect them to raise a chargeback if there is little or no prospect of success.

I've looked at the available information to decide whether Revolut acted reasonably when it

declined the chargeback.

When the merchant provided its evidence, it said it hadn't received the items back that it had supplied to Mr Z.

Mr Z has provided evidence to show that he posted a package back to the merchant and that this package was delivered. However, there are discrepancies with the weight of the package that Mr Z returned. Mr Z said that he returned the items he was supplied with, which were two iPhone 16 Pro Max phones. The weight of the package that Mr Z posted was just over 1.2 kg. However, the weight of an iPhone 16 Pro Max (boxed with accessories) is 405g according to the Apple website. So two boxed iPhone 16 Pro Max phones would've weighed 810g. This leaves over 400g unaccounted for.

Mr Z has sought to explain the discrepancy by stating that the items were packed in a box supplied by the post office with lots of bubble wrap. I haven't seen any evidence to show that a box and bubble wrap would weigh 400g. I'm not persuaded that a box and bubble wrap would weigh 400g.

Based on what I've seen, I'm not satisfied that the merchant received back the items it supplied to Mr Z. I think Revolut acted reasonably when it declined the chargeback.

For the reasons I've given I'm unable to uphold the complaint.

### **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Z to accept or reject my decision before 11 December 2025.

Emma Davy  
**Ombudsman**