

The complaint

Mr H has complained Revolut Ltd declined to process a claim for money back.

What happened

The parties are familiar with the background details of this complaint – so, I'll only briefly summarise them here. It reflects my role of resolving disputes quickly with minimum formality.

In December 2024, Mr H paid for a four-day ski lift pass for himself and his son and a single day pass for his wife. Unfortunately, due to adverse weather conditions the lifts were closed for two days. So, in January 2025, Mr H emailed the merchant, who I'll refer to as M, for a 50% refund of his and his son's passes and a 100% refund for his wife's pass. Because Mr H hadn't heard from M he chased them for a response in May 2025. M responded, in June 2025, by saying:

- *'in accordance with our general terms and conditions of sale, purchases are final and non refundable. You did not take out the insurance offered when you purchased your tickets online and, in order to be fair to those customers who did, we will not be issuing any refunds'.*

Unhappy with M's response, Mr H asked Revolut, in August 2025, to raise a chargeback for the disputed transaction amounts. Revolut responded by saying they were unable to do so because the time limit for raising a chargeback had expired. Mr H complained about this outcome saying, in summary, Revolut had failed to provide clear information on their website and App about chargebacks needing to be raised within a certain period. Mr H also said he thought the information was misleading because it implied he could only ask Revolut to raise a chargeback once he'd received a response from M. Mr H believed these were failings under Consumer Duty Principle Seven. Revolut didn't uphold Mr H's complaint saying the chargeback rules meant it hadn't been possible for them to raise the chargeback.

As Mr H was unhappy with Revolut's final response, he asked the Financial Ombudsman to consider the matter. Our Investigator didn't uphold Mr H's complaint. In summary, the Investigator said they believed Revolut had acted fairly and correctly when informing Mr H he'd asked them to raise a chargeback after the permitted 120-day time limit had already expired. The Investigator also didn't think there were any failings by Revolut under Consumer Duty. Mr H didn't agree with the Investigator's findings, so this complaint has come 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.

Mr H has made several detailed points in his complaint including in the submissions he's provided following the Investigator issuing their findings, especially with regards to Consumer Duty. I've considered everything Mr H has said and all the available evidence and

arguments to decide what is fair and reasonable in the circumstances of this complaint. But in my decision, I don't intend to refer to everything or address every point made. I mean no discourtesy by this, instead I will focus on what I see as being the key outstanding points following the Investigator's outcome, and the reasons for making my decision.

The chargeback process

A 'chargeback' is a way for a debit or credit card provider (Revolut) to reclaim money from the merchant's (M's) bank where there are certain problems with the purchase of goods or services by a consumer (Mr H). It isn't a legal right and there's no guarantee the card provider will be able to recover the money this way. It's a voluntary scheme and the process must follow the scheme rules. As Mr H's card was issued under the Visa brand, the Visa chargeback rules apply here.

The scheme rules are written by Visa. Revolut must follow the rules – which are strict, and time limits apply. The rules allow the merchant to either accept the dispute or provide evidence in defence of the chargeback. If an amicable conclusion can't be reached, it's Visa who decides the outcome of the dispute – not Revolut.

What I need to decide here is whether Revolut processed the chargeback correctly and in a timely manner. Based on what I've seen, I think Revolut did so. I'll explain why.

Did Revolut act unfairly when deciding not to proceed with the chargeback

Neither Revolut nor the Financial Ombudsman regulate M. This means Revolut had no influence or control over the actions undertaken by M. So, it wouldn't be fair or reasonable for me to hold Revolut accountable for what M did or didn't do. Nor is it for me to decide if M acted fairly or unfairly.

I also want to highlight that the only recourse Revolut had for helping Mr H to get back some or all of what he paid to M was via a chargeback. As Mr H paid for the lift passes using his debit card there was no provision for Revolut to consider a Section 75 claim under the Consumer Credit Act 1974 (CCA).

Revolut had no leeway about applying the chargeback rules. As I've explained above, they are written by Visa and are strict. The relevant rule here says a chargeback must be raised within 120 days of the transaction date or, if later, within 120 days of when the paid for goods/service should have been provided. The service should have been provided by M in December 2024, but Mr H didn't ask Revolut to raise a chargeback until August 2025. So, it's clear this was outside of the permitted 120-day time limit. As such, I consider Revolut acted fairly when declining to raise a chargeback.

Mr H says he didn't contact Revolut sooner because their website nor App didn't clearly warn a chargeback needed to be raised within a certain period and it implied a chargeback couldn't be raised before a response had been issued by M. The scheme rules are complex and lengthy, and Visa does make changes from time to time. So, I think it would be unreasonable and impractical to expect Revolut (or any other financial business) to maintain a copy on their various platforms. It's my understanding the chargeback rules can be found on Visa's website. Indeed, I think it's fair to say an internet search will readily provide answers to many commonly asked questions about chargebacks.

I'm unaware of any chargeback rule that says a chargeback can only be raised after a merchant has issued a response to a request for money back. The scheme rules do clarify that unless an attempt has been made to resolve the issue directly with the merchant, it's unlikely Visa will find in the consumer's favour should they be asked to make a final

arbitration ruling. I think this was echoed by Revolut's website which says, '*most sellers will try to help you resolve issues quickly*' and goes on to say, '*give them at least 7 days to respond*'.

I've not seen anything on Revolut's website or App which implied Mr H needed to wait until M did respond or that Mr H couldn't have asked Revolut to raise a chargeback straightaway. Had Mr H contacted Revolut within seven days of him first contacting M in January 2025, I think it's likely Revolut would have asked Mr H to recontact them after this period had ended before they would agree to raise a chargeback. But I'm mindful there was around seven months between Mr H first asking M for a refund and Mr H asking Revolut to raise a chargeback. I also note Revolut's website and App encourages their customers to contact them if they have any questions about the chargeback process.

Overall, I'm persuaded Revolut provided Mr H with sufficiently clear, fair and not misleading information about the chargeback process. So, while I appreciate Mr H has strong feelings about this, I don't consider there was any failing by Revolut under Consumer Duty, including Principle Seven. As such, I'm not going to direct Revolut to take any further action in relation to this complaint.

I'd also add, that even had Mr H contacted Revolut within the required time limit, I think it's likely Revolut would still have declined to raise a chargeback. I say this because M had provided evidence to support they didn't offer refunds under any circumstances and Mr H had declined to take the offered insurance – which it seems would have provided a refund in the event bad weather prevented the lifts from operating. So, it appears there was little to no prospect of a chargeback succeeding given the scheme rules.

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 H to accept or reject my decision before 19 March 2026.

Carl Bibby
Ombudsman