

The complaint

Mrs A has complained about the way Revolut Ltd (“Revolut”) dealt with a claim for money back in relation to some flights she paid for using her Revolut account.

What happened

The facts in this case are not disputed so I’ve only briefly set them out here. In November 2024, Mrs A used her Revolut account to pay for flights for herself and another passenger through a booking agent I’ll refer to as L. In total she paid £340.78 and this included a flexible travel policy (FTP). Mrs A and the other passenger were due to fly out on 5 December 2025.

Unable to get a visa in time, Mrs A requested to change flights on 3 December 2024 through L’s online application (app) and says she received a revised quote for £4 which she was happy with. L later called Mrs A to discuss her request to change the flight and spoke to a third party who said they were speaking on behalf of Mrs A and that she was nearby. L informed the third party that the cost of the amended flights had gone up and were now £267.27 and asked if L should proceed with the amendment. The third party agreed and £267.27 was debited from Mrs A’s account.

Mrs A says that the third party L spoke to didn’t speak English well and hadn’t understood that the cost to amend the flights had gone up to £267 and she hadn’t authorised that payment directly. She also said L hadn’t confirmed the costs in writing before proceeding with the change. L replied that it repeatedly checked that the caller had understood the costs, and confirmed it was okay to proceed, and it could have sent Mrs A a quote via email, but she didn’t ask for this and instead wanted to proceed following the call. It refused to offer Mrs A a refund.

In April 2025, Mrs A raised a chargeback request with Revolut asking for a refund of £267 saying she hadn’t authorised the payment. Revolut looked into it and cancelled the request as she’d participated in the transaction. Another chargeback request was set up under a dispute as Mrs A had said she’d paid for the FTP so any changes should have been done without any extra cost so she shouldn’t have been charged the £267. Revolut said it requested further information from Mrs A and when this wasn’t received it closed her claim down.

Unhappy, Mrs A decided to refer her complaint to the Financial Ombudsman. She re-iterated her earlier points and added Revolut didn’t ask her for any specific information and she’d already provided all the information and evidence she had.

Our investigator looked into things and didn’t recommend her complaint be upheld. They accepted that Revolut didn’t appear to request any specific information from Mrs A and its communications could have been set out more clearly, but they didn’t think Mrs A’s claim had any reasonable prospect of success in any event. So, this didn’t affect the outcome. They also felt that Mrs A was nearby during the call with the third party, who said she was speaking on her behalf, and if that wasn’t the case, she should have intervened. That overall, they were satisfied the transaction was authorised by Mrs A.

Mrs A didn't agree broadly for the following reasons:

- She did not authorise the payment directly, or in writing, so she didn't feel it was authorised
- The FTP was misleading, which was a breach of consumer protection laws such as the Consumer Rights Act 2015, and Consumer Protection from Unfair Trading Regulations 2008.
- The communications from Revolut was not clear, which was a breach of the FCA consumer duty.
- She clearly has a claim under misrepresentation as she was originally quoted £4 for a change in flights and this led her to change the flight.
- Under the MasterCard rules, where a consumer is quoted a price and then subsequently charged something different, she had a right to claim a refund under the rules.

As things weren't resolved the complaint has been passed to me to decide.

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 Mrs A, that I have considered all her 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. Our rules allow us to do this.

Under the chargeback process, Revolut is able to ask for a refund directly from L under specific circumstances through the Mastercard chargeback scheme. There are various reason codes that can be used. Revolut's role is to ensure the facts and evidence submitted are enough for it to request a refund on Mrs A's behalf under a specific reason code.

It's important to note that the chargeback scheme is not a legal right and is a voluntary scheme run by Mastercard and only enables businesses like Revolut to ask for a refund under very limited circumstances. Not all disputes are captured by the chargeback rules. Some disputes simply do not entitle a consumer to request a refund through the chargeback scheme. Common reasons that enable financial businesses to request a refund include goods/services not being provided/ being defective/not as described. Another common reason code is where the merchant doesn't correctly give a consumer a refund in line with the merchants refund policy.

For a claim that a transaction wasn't authorised, there are other consumer protection rules that apply which I've taken into account. Generally, a business would have to be satisfied that a transaction was authorised, or a consumer had acted fraudulently or negligently to enable it to refuse to offer a refund.

Based on Ms A's circumstances, Revolut didn't think she had a valid claim that the transaction was unauthorised, so it cancelled this claim. It says it requested more information in relation to the subsequent request it logged as a dispute under the chargeback process, and when this wasn't received, it closed her claim down.

I'll deal with each one of Mrs A's potential claims separately.

Unauthorised transaction

Usually when dealing with a claim that a transaction was unauthorised, generally businesses need to show that the transaction occurred with Mrs A's permission or knowledge. I don't think based on the evidence submitted that it was unreasonable for Revolut to conclude that the transaction was authorised and I'll explain why.

Its clear from the call log that Mrs A submitted that a third party caller does speak to L but confirmed she is speaking to L on behalf of Mrs A. She answers the security questions and confirms that Mrs A is nearby – this isn't disputed by Mrs A. If Mrs A didn't want the third party to speak on her behalf, given that she was nearby, I would have expected her to have intervened at this point.

Additionally, I think while there is initially some confusion over how much the amendment would cost due to the language barriers mentioned above, the third party does go on to confirm she understood that the cost is two *hundred* and sixty seven rather than £2.67. The third party also confirms with L that the cost is for both tickets including the outgoing and return flights. And then confirms repeatedly that L should proceed. I think bearing in mind Mrs A was nearby and allowed the third party to speak on her behalf, its more likely she did hear of the cost and, as she did not intervene, I don't think Revolut acted unfairly for concluding it was because she agreed to the cost.

I don't think it was unreasonable for Revolut to conclude that the cost was made clear prior to the amendment and that Mrs A agreed to it. It is common for parents, partners and children to assist consumers with their payments and I don't think its fair on the one hand for consumers to authorise someone to speak on their behalf while they are present and then also claim that nothing their agent said is valid.

Overall, I don't think Revolut acted unfairly for concluding that Mrs A authorised the transaction and therefore decided not to offer her a refund on this occasion or that it acted incorrectly by not submitting any claims under the chargeback process for this reason.

Dispute: Goods/services not received/defective/not as described.

I understand that Revolut said as Mrs A didn't reply to its information request it closed this case down. I agree with both Mrs A and our investigator that it doesn't look like Revolut clearly explained what it needed to proceed with her claim. But having said that, even if it had attempted the chargeback under these reason codes, I don't think her claim had any reasonable prospect of success like our investigator explained. So, I don't think its failure to communicate clearly affected the outcome and I'm unable to uphold her complaint on this basis.

Mrs A paid for flights on 3 December 2024 for £267 and this was received. There's nothing to indicate that the flights weren't booked or were defective or not as described. Based on the comments and evidence she submitted when raising her dispute, her claim could only really be considered under the flexible travel policy (FTP) which is what Mrs A remains unhappy about. She feels that due to her purchasing this benefit, any flight amendments should have been without any extra cost.

But I can see the terms make it clear that any fare changes have to be paid for by consumers and L confirmed that the cost she was charged was in relation to the fare change. And the evidence Mrs A submitted of the information she was given at the point of

sale regarding the FTP says she can change her flights without an airline penalty and handling fees – which is what happened. Nothing she’s submitted indicates that she was told that any amendments would be completely free of charge and she wouldn’t have to pay any fare charges. Mrs A also accepts that she originally thought the amendment would cost £4 and she was happy with this – indicating she was aware and accepted that any changes wouldn’t be completely free of charge.

I fully understand why Mrs A was so unhappy at the increased charge, it is significantly higher than the £4 she thought she would get charged and may be higher than she ever anticipated. But this doesn’t mean the FTP wasn’t as described or defective. The cost of flights can change drastically depending on the dates/times of flights as well as based on demand. The FTP only set out that she wouldn’t pay any airline penalty and handling fees and I haven’t seen any evidence that she was charged this.

So, I don’t think there’s any evidence that the service she paid for was defective, not received or not as described. Overall, I don’t think her claim under this dispute had a reasonable prospect of success, so I don’t think she lost out as a result of anything Revolut did/did not do.

Wrong amount

Mrs A has recently said she feels where a merchant sets out one cost and charges another, she can claim under the Mastercard rules. I’ve also thought about whether Revolut ought to have considered her claim under the relevant reason code – usually referred to as “wrong amount”. But I don’t think this would have resulted in a refund either. This is only really applicable to cases where a consumer authorises a certain payment but is charged a different amount. But that’s not what happened here. Mrs A, through her third party representative, was made aware the cost was £267.27 and that is what she authorised and was charged.

I’ve also thought about Mrs A’s claims regarding the consumer protection laws she’s mentioned. But under a claim for chargeback, it’s the Mastercard rules and codes that are relevant and Revolut has to consider her claim in line with those rules.

I want to clarify that this service can only consider claims against Revolut, not against the merchant. And when considering the applicable rules and regulations, I don’t think Revolut did anything that caused Mrs A to suffer loss. I am unable to consider any concerns about L directly. I appreciate why Mrs A was so disappointed with the outcome of her complaint but based on what I’ve seen, as I don’t think Mrs A has lost out because of anything Revolut did/did not do and I also don’t think her claim had any reasonable prospect of success under any of the possible chargeback reason codes, I find no grounds to uphold this complaint.

My final decision

For the reasons given above, I don’t uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mrs A to accept or reject my decision before 12 February 2026.

Asma Begum
Ombudsman