

## **The complaint**

Miss K complains about how Revolut Ltd handled her claim.

## **What happened**

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

Miss K paid for a hotel using her Revolut debit card. She says she didn't get a booking confirmation and when she contacted the hotel there was no booking in her name.

Miss K approached Revolut to get refunded for a service she says she has not received.

Revolut raised a chargeback but discontinued it. It says that the merchant presented it with compelling evidence supporting its side.

Miss K referred a complaint about the claim to this service to consider. However, it was not upheld.

Miss K has asked for an ombudsman to consider the case for a final decision – so it was referred to me.

## **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.

While I might not comment on everything (only what I consider key) this is not meant as a courtesy to either party – it reflects my role resolving disputes with minimum formality.

I am sorry to hear about Miss K's issue with the service she paid for. However, it is worth noting here that Revolut is not the supplier of the service. So when looking at what is fair I consider its role as a provider of financial services – and what it reasonably could have done to help with the information that was reasonably available to it at the time. As Miss K used a debit card to pay for the service in dispute I consider the chargeback scheme to be particularly relevant here.

Chargeback is a way in which Revolut might be able to recover money for Miss K in respect of a dispute about goods or services. However, it is not guaranteed to succeed and is subject to the specific rules of the card scheme (in this case Visa).

Revolut are not obliged to raise a chargeback – but I see that it did so here for a service not received. This seems to be a reasonable course of action based on the nature of Miss K's claim.

I can see that the merchant defended the chargeback in a detailed response where it provided evidence that (contrary to Miss K's claim) it had processed the booking for her and

sent a booking confirmation to her email address (it shows one with Miss K's name in it). It also said the booking confirmation was available in its mobile app. It provided a copy of the screens that Miss K completed showing she was logged into her account and the bespoke booking confirmation for the hotel it says it sent her.

I think there was compelling evidence that the merchant had made the booking. I don't think it's clear that the merchant isn't responsible for the provision of the end-to-end service in respect of the chargeback scheme as Revolut has claimed— as it is the 'merchant of record' here. However, with that said Miss K had not provided persuasive evidence (such as written confirmation from the hotel) that the hotel service was not available to her on the dates booked through the merchant. I don't think it was unreasonable for Miss K to have obtained and presented this information when bringing her claim to Revolut. I wouldn't have expected Revolut to seek this out. I don't think the limited evidence Miss K provided, including a screenshot showing 'no upcoming bookings' was compelling in ultimately showing the service was not provided.

Overall, in discontinuing the dispute when it did I don't think Revolut was acting unfairly. I say this noting that it isn't for Revolut to determine with absolute certainty if the service was provided or not – but take reasonable steps to try and facilitate a dispute based on the information it had. However, even if I considered that Revolut should have pushed things further – this would have meant Visa deciding the case at arbitration. And I don't think there is persuasive evidence to show that Miss K was more likely than not to win her case.

Ultimately Revolut's actions were fair, and do not prevent Miss K from taking formal action through court in respect of her dispute if she wants to. She might wish to obtain independent legal advice in respect of this going forward.

I know this will likely disappoint Miss K – she has referred to other cases where she says Revolut issued refunds. However, I am looking at the individual circumstances of the claim handling here.

### **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept or reject my decision before 23 December 2025.

Mark Lancod  
**Ombudsman**