

The complaint

Mr M complains that Revolut Ltd (Revolut) hasn't refunded him, following a dispute he raised.

What happened

On 20 July 2025, Mr M purchased a mobile device and USB cable from an online retailer I'll call 'G'. The total price was €1,160.34 and Mr M paid using his Revolut debit card. The items were due to be delivered the following day, but Mr M says the package he received was empty. Mr M says he raised this with G who advised a refund would be issued. However, Mr M didn't receive any refund and so on 3 August 2025 he contacted Revolut. He explained this kind of situation hadn't happened to him before and asked for its help in getting a refund.

Following this Revolut raised a chargeback. G responded to defend the chargeback and provided its proof of delivery. This stated the items had been delivered to a letterbox. Revolut therefore declined the chargeback and explained it couldn't pursue his claim for a refund further. Mr M said G hadn't provided valid proof of delivery and asked for a formal complaint to be logged.

In September 2025, Revolut issued its final response to the complaint. In this it said the evidence provided by G was deemed as a valid defence as per MasterCard's chargeback rules. So, the dispute wasn't escalated to MasterCard for arbitration and Revolut's decision to not continue with the chargeback was final. Unhappy with this outcome Mr M referred his complaint to the Financial Ombudsman Service.

One of our investigators considered the complaint but didn't think it was one that should be upheld. They said G had provided evidence that suggested a parcel was delivered to a letterbox. They added no evidence had been provided to show where the parcel was left and the images provided by Mr M showed the parcel opened inside. So, it seems the parcel was delivered. Mr M didn't agree and said it was inaccurate to say his items had been delivered. Mr M explained that according to G's own delivery policy, items such as the mobile device he purchased must be handed over directly to the customer and confirmed by a code or signature. Neither of which happened with his delivery.

Following this the investigator added that despite Mr M saying a situation like this hadn't ever occurred to him before, Revolut had provided details of previous chargebacks raised by Mr M where the exact same situation had occurred. Down to the mobile devices being gifts for family members and the same issues occurring with the deliveries. They also added that in his testimony Mr M said he was waiting indoors all day when no one knocked to deliver his order. But his address is in the UK, and the order was being sent to a third party and to an address in Germany. So given the similar chargebacks, the inconsistencies in the testimony and the evidence the goods were delivered to a letterbox, the investigator remained satisfied Revolut's decision to not pursue the chargeback further was fair

As Mr M didn't agree, 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.

I would also like to point out I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point, it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

In this case Mr M's purchase with G was carried out using his Revolut debit card. This means when raising his dispute, Revolut could try and assist in retrieving a refund via the chargeback process. Chargeback is the process by which disputes are resolved between card issuers and merchants, under the relevant card scheme. For Mr M's debit card, the relevant card scheme is MasterCard.

A consumer is not entitled to chargeback by right. But where there are grounds to raise one and it has a reasonable prospect of success, it is good practice for one to be raised by the card issuer. Once a refund is requested by a consumer the card issuer will usually look at the card scheme rules to see if the nature of the dispute is covered under the list of possible chargeback reasons. If so, relevant evidence might be requested to back up the claim and the chargeback is raised.

Here a chargeback was raised under the code "*goods or services not provided*". I'm satisfied that was the relevant code for Revolut to use in the circumstances. However, after the chargeback was raised G defended it. G provided evidence to support its position that delivery had been successfully carried out. Following this Revolut didn't believe it could pursue the chargeback further. I've therefore considered whether I agree with that position.

When raising this dispute Mr M told Revolut, "*I have never encountered a situation like this before, so I feel a bit confused and anxious.*" However, he had already made three previous chargebacks to Revolut for mobile device parcels that were left outside and then empty when opened. All of these chargebacks had exactly the same circumstances and the identical issues with the delivery. So, it's clear this wasn't the first time Mr M had encountered this situation like he had advised.

Additionally, Mr M has given his address as being in the United Kingdom. The items were being delivered to an address in Germany to a person that wasn't Mr M. In his testimony Mr M said he was at home all day waiting for the delivery when the items were left outside. He doesn't mention he was in Germany or that he wasn't the intended recipient of the order. So, there are again further inconsistencies with what he detailed to Revolut.

When looking at the evidence provided by G that does suggest it delivered the mobile device to a letterbox at the given address, and importantly the wider evidence that Revolut had available, I believe its decision to not pursue the chargeback further was reasonable in the circumstances of this complaint.

My final decision

I don't uphold Mr M's complaint against Revolut Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 4 March 2026.

Paul Blower
Ombudsman