

## The complaint

Mr H complains Revolut Ltd didn't do enough to help get a refund for transactions made via his debit card.

## What happened

At the end of 2024, Mr H asked Revolut for help in getting refunds for a number of transactions charged to his debit card between October and December 2024.

Mr H asked Revolut to raise chargebacks for each transaction, which is a process of asking the merchant to provide a refund, under rules set by the card scheme provider, in this case, Mastercard.

While Revolut raised a few chargebacks, some of which were successful, Mr H was unhappy that a number were 'auto rejected' when he tried to raise the disputes in his Revolut app. Mr H was also unhappy with the service he received when using Revolut's online chat service.

Revolut doesn't agree it's done anything wrong. It says each of Mr H's disputes were considered and it gave an explanation for why it wasn't taking each one further.

Unhappy with Revolut's response, Mr H referred his concerns to the Financial Ombudsman. He said Revolut's chat service had been difficult to use and he'd received inconsistent advice. I previously set out my provisional findings, which I've included below:

*I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.*

*I've given consideration to the relevant rules and regulations applicable to this complaint and while I may not comment on everything (only what I consider is key) this is not meant as a discourtesy to either party, rather reflects the informal nature of our service.*

*I'm looking here at the actions of Revolut and whether it acted fairly and reasonably in the way it handled Mr H's request for help in getting his money back. This will take into account the circumstances of the dispute and the card scheme rules, which Revolut must follow and its own obligations.*

*Mr H paid using his debit card. This meant the only realistic option available to Revolut to get his money back was to engage with a process known as chargeback.*

*The chargeback process provides a way for Revolut to ask for a payment its customer made to be refunded. Where applicable, it raises a dispute with the merchant and effectively asks for the payment to be returned to the customer. There are grounds or dispute conditions set by the relevant card scheme, and if these are not met, a chargeback is unlikely to succeed. It's not a guaranteed way of getting money back.*

*Chargeback is designed to be a simple process to settle disputes. The only matters to be considered are the rules set by the card scheme to which the consumer's card belongs, along with the facts of the case.*

*The rules are very specific and detailed and usually there's little room for discretion – and they are simply applied to a case as they are. There is also an expectation in most circumstances that the customer has tried to resolve the problem directly with the merchant first and can provide evidence of this.*

*It isn't a requirement that card issuers such as Revolut must raise a chargeback every time its asked to. But where the evidence supports a chargeback, in line with the scheme rules, I'd expect the card issuer to attempt a chargeback in support of its customer. As Revolut didn't raise a chargeback for the transactions Mr H has complained about, I've reviewed whether it was reasonable in making this decision.*

*Following our Investigator's opinion, I asked both parties for further information to better understand Mr H's dispute and the steps Revolut took having received his chargebacks.*

*Mr H says the transactions he wished to dispute were for digital art and training courses that never materialised. So, Mr H says he never received any goods or services in relation to these transactions.*

*Revolut provided further evidence on why it had declined to raise a chargeback on a number of the transactions. It said Mr H hadn't provided evidence that he'd first tried to resolve the issue with the merchants. Revolut also said it didn't always have a clear description of what Mr H said he'd bought for each transaction, to understand what hadn't been received.*

*The card scheme rules set out that before raising a chargeback, a card issuer (Revolut), should be provided certain information, including:*

- *A description of the cardholder's complaint in sufficient details to enable all parties to understand the dispute. This means that the cardholder email, letter, message or completed Dispute Resolution Form-Cardholder Dispute Chargeback...must document how each of the Chargeback Conditions was met.*
- *A reasonably specific description of the goods/services purchased.*

*Revolut has explained its process is to gather information from their customer, to understand why the goods or services haven't been received, evidence to support this and evidence they're tried to resolve this with the merchant. Revolut says it'll then present this to the merchant so it has a strong case on why the chargeback should be succeed. So, without suitable evidence, Revolut says it wasn't in a position to dispute the transactions on behalf of Mr H.*

*Based on the information Revolut was provided; I think it was reasonable in its decision not to raise chargebacks on some of the transactions Mr H wished to dispute.*

*While Mr H had explained he wished to dispute the transactions on the basis he hadn't received the goods or services he'd paid for, I can't see Revolut was provided a clear explanation as to what the transactions related to. Such as, what exact goods or services hadn't been received or evidence supporting this, such as order confirmations. The card scheme rules set out that this information should be provided before a chargeback is attempted. So, without this information, I haven't found Revolut was wrong not to raise the chargebacks.*

*Mr H has also raised concerns Revolut didn't do enough to help, as he had problems using the chat and Revolut didn't provide a reasonable level of support. I've reviewed Mr H's chat history with Revolut and can see there were numerous conversations active at the same time and Mr H was keen to try and find a resolution and receive a refund for the transactions.*

*In reviewing these conversations, while I appreciate Mr H was frustrated that Revolut didn't agree to provide a refund on each transaction, I've found it was consistent in the advice it gave and explained it would review each dispute. I'm also satisfied Revolut outlined the information it required in order to raise a chargeback and for the reasons I've explained above, I'm don't think it was provided this.*

*As a result, while I appreciate this answer will likely come as a disappointment to Mr H, I don't intend to direct Revolut to do anything further in resolution of this complaint. While Revolut didn't raise a number of chargebacks on behalf of Mr H, I think it was reasonable in making these decisions as it hadn't been provided the information as required under the card scheme rules to think the chargebacks had a reasonable prospect of success.*

I didn't receive any further comments from Revolut by the deadline set. Mr H disagreed with my provisional findings, providing the following further comments:

- Some transactions that were auto-rejected were initially raised as a 'fraud' chargeback, but then manually amended by Revolut to 'dispute' chargebacks' and successfully raised – no mention has been made of this.
- Advice and support from Revolut was inconsistent, particularly through its online chat service.

Therefore, the complaint has been passed back 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.

Having done so, I've reached the same conclusions as those set out in my provisional findings above. I realise this won't be the answer Mr H is hoping for, however I haven't found Revolut needs to do anything further in relation to this complaint.

I've taken on board Mr H's comments that after some of his disputes were auto-rejected, Revolut was able to amend these. Mr H has explained when he was able to get through to a person, rather than a chat-bot, in Revolut's chat system, it was possible to amend the dispute type from 'fraud' to 'dispute' and a chargeback was then successfully raised.

While I acknowledge that some of Mr H's disputes were amended, I haven't found this meant other transactions were unreasonably declined. From the evidence available, Mr H raised approximately 60 disputes about transactions on his debit card for the period this complaint relates to.

Of these 60, only seven were initially raised as 'fraud' and I can see some of these were then amended to reflect the disputes were about goods or services not being received. As explained in my provisional findings, even when the dispute type was amended, I don't think Revolut was unreasonable in declining to raise chargebacks for some of the transactions. I say this as I don't think it was provided the necessary information as set out in the chargeback rules.

So, while I've taken on board Mr H's comments, I'm still of the opinion that Revolut wasn't

provided sufficient evidence, as explained in my findings above, to then think it could successfully raise chargebacks for a number of the transactions Mr H wished to dispute.

I appreciate Mr H is unhappy about the service he received from Revolut. However, for the reasons I've explained above, I've found Revolut's communications to be reasonable in the circumstances. It was asked to consider disputes about a number of transactions, and I'm satisfied that it explained why it wouldn't take certain disputes further based on the information it had been provided.

Therefore, while I appreciate this won't be the answer Mr H is hoping for, I won't be directing Revolut to do anything further in relation to this complaint.

### **My final decision**

For the reasons I've explained above, I don't 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 9 January 2026.

Christopher Convery  
**Ombudsman**