

## The complaint

Mrs P complained about the way Revolut Ltd (“Revolut”) handled her request for money back in relation to goods bought with her debit card.

## What happened

Mrs P ordered several items from a retailer (“the merchant”) costing £110.30 using her Revolut debit card in June 2025. The merchant then arranged for a courier service (“the courier”) to deliver the items to Mrs P. A few days later the merchant stated the courier had delivered the items to Mrs P, but Mrs P disputed that she had received anything.

Unhappy with this, Mrs P contacted Revolut and it raised a chargeback. This was challenged by the merchant who stated the courier had delivered the items to Mrs P’s address. Revolut informed Mrs P that her claim was unsuccessful, and she then made a complaint to Revolut.

As Revolut didn’t uphold Mrs P’s complaint it was brought to the Financial Ombudsman for consideration. Our investigator explained there was insufficient evidence showing the courier had safely delivered the items to Mrs P, and so the complaint should be upheld and Revolut should refund Mrs P £110.30.

Revolut then disagreed with the investigator’s view, so it has been passed to me for a decision. I issued a provisional decision, explaining that I wasn’t intending to uphold the complaint. I explained why, as follows:

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

*I’ve read and considered the whole file, but I’ll concentrate my comments on what I think is relevant. If I do not comment on any specific point raised by Mrs P or Revolut, it’s not because I’ve failed to take it on board, but because I don’t think I need to comment on it in order to reach what I think is the right outcome.*

*It is important to note here that Revolut is not the supplier of goods. Therefore, when I consider if it has acted fairly, I am looking at its role as a provider of financial services only. In that regard, the chargeback scheme is particularly relevant here.*

### Chargeback

*Chargebacks are subject to the rules set out by the relevant card scheme whose logo appears on the card, which in this was case is Mastercard. The card schemes are not within the jurisdiction of the Financial Ombudsman and we are unable to require them to run their chargeback schemes in a particular way. However, we can consider whether a card issuer has applied the rules correctly and conducted the chargeback process in a fair and reasonable manner.*

*A consumer cannot insist on their card company attempting a chargeback, but I would expect it to attempt one, as a matter of good practice, if there was a reasonable prospect of*

*succeeding and to do so would be compliant with the rules of the card scheme. When Mrs P first contacted Revolut, it accepted there was a possibility of a successful chargeback being made and so it took the evidence Mrs P provided and made one. I think this was a reasonable step for Revolut to take at this point.*

*The merchant then didn't agree and pushed back, setting out why it believed the items had been delivered to Mrs P's address, including a screen shot of the delivery confirmation from the courier, and a photo showing the courier holding a package, with a fence and driveway in the background of the photo.*

*Following the defence from the merchant, Revolut chose not to take the chargeback further, despite Mrs P explaining she never received the package, and the photo evidence showed the package had not been delivered to her door or handed to her, and rather that the package was left in an unsecured place.*

*There are several possibilities for what could have happened here, including third party interference with the package, after the delivery photo was taken. However, rather than definitively deciding if Mrs P received the package, my decision is about whether Revolut acted fairly in not pursuing the chargeback further, based on the evidence it had available to it.*

*In instances like these, where there is a dispute over whether goods or services were provided to a consumer, Mastercard's chargeback rules state that a valid example of supporting documentation a merchant could provide in defence would be: "pictures that the goods were delivered to the address specified by the cardholder". Although Revolut could have taken the chargeback further, looking at the circumstances, and the specific wording of the applicable chargeback rules here, I don't think it was acting unfairly by choosing not to do so for the following reasons.*

*The delivery photo shows the courier with the package, at a fence along a drive-way. I've looked at images online showing Mrs P's address, and having done so, whilst the delivery photo isn't as clear as it could be, the drive-way shown in the photo appears to match that of Mrs P's address online. As it appears the package was delivered to Mrs P's drive-way, I think Revolut were reasonable in concluding the package had been delivered to her specified address, as referenced in Mastercard's rules. Since the evidence provided by the merchant here appears to have been a valid defence under the Mastercard rules, I think Revolut acted reasonably by not taking it further at this point.*

*I note Mrs P has pointed to the fact that the package was not actually delivered to her door, or handed to her, and the package also was not left in a safe place that she had agreed with the courier in advance. I appreciate and have considered Mrs P's strength of feeling here, however the Mastercard rules only require evidence that the goods were delivered to the specified address, and so I don't think the merchant would have needed to provide evidence, like Mrs P has referred to, showing that the package was handed to Mrs P or left in a previously agreed safe place.*

*Since, I don't think it was unreasonable for Revolut to consider the evidence provided by the merchant was a valid defence here, I think it acted reasonably in not taking the chargeback any further.*

*I know this will come as a disappointment to Mrs P. However, my role here is limited to informal dispute resolution looking at Revolut's handling of the chargeback claim, bearing in mind Mastercard's rules.*

## Customer service

*Mrs P has also raised concerns around the fact that she has spent a lot of time contacting the merchant and Revolut regarding this issue, and she has also had to chase for updates. As I'm not able to hold Revolut responsible for the actions of the merchant, I can't comment on Mrs P's experience with the merchant.*

*However, as Mrs P says she isn't happy with the way Revolut has treated her, I've also thought about the way it handled her claim. I can see Mrs P first raised the dispute on 3 July 2025 and received an outcome on the claim on 15 July 2025, which I think is a reasonable time to give her an answer to the claim. Whilst I can see that Mrs P has exchanged numerous chat messages with Revolut whilst pursuing this claim, I can't see there's been any excessive delays here and I think Revolut have kept her reasonably informed of what was happening.*

*So, I don't think Revolut needs to do anything to put things right in terms of how they handled Mrs P's claim either.*

Mrs P responded to the provisional decision by explaining:

- the evidence provided by the merchant was not sufficient, and didn't meet the burden of proof as set out by Mastercard's chargeback rules.
- the courier has well documented reliability issues.
- Mrs P has acted reasonably and followed all the steps required by the merchant and Revolut

Revolut didn't respond to the provisional 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.

Having done so, I've reached the same outcome as I did in my provisional decision, and for the same reasons.

Mrs P has stated it is impossible to determine where the delivery photo was taken, as the photo does not contain Mrs P's front door, GPS confirmation or her signature. However, having looked at online images showing Mrs P's address, the photo does show that it was taken on a drive-way which appears to match that of Mrs P's address. So, even in the absence of GPS data or Mrs P's front door being in the photo, I think the photo does sufficiently evidence the package was delivered to Mrs P's address.

Mrs P has also explained she feels the Mastercard rules state the merchant is required to evidence that the package was delivered to the cardholder. I can appreciate Mrs P's concern here, as if Mastercard's rules did state this, then I'd agree that the delivery photo that has been provided by the merchant would not meet this threshold. So I've considered this point further, but having done so I don't agree that the rules state what Mrs P is saying here. I say this because Mastercard's chargeback rules state that a valid example of supporting documentation a merchant could provide in defence of a claim like this would be: *"pictures that the goods were delivered to the address specified by the cardholder"*. Goods being delivered to an address specified by the cardholder is different than goods being delivered to the cardholder themselves, and I'm satisfied the photo sufficiently demonstrates the goods

being delivered to Mrs P's address. So I think the evidence provided by the merchant appears to have been a valid defence under the Mastercard rules.

Mrs P has also pointed to the courier service who delivered the package, having reliability issues which are well documented and widely reported. I have to decide whether Revolut were reasonable in how they handled the chargeback claim, taking into account the evidence they were presented with that is specific to this complaint. The issues Mrs P has raised here are generic and not specific to her complaint, so I don't think this makes a difference in terms of whether the evidence supplied to Revolut by the courier was sufficient.

Finally, Mrs P has pointed to the fact that she has acted reasonably and followed all of the steps required by the merchant and Revolut. It is important to note that I am not saying definitely what happened here or indicating that Mrs P did something wrong. Instead, my decision is about whether Revolut acted fairly in how they handled the chargeback based on the evidence it had available to it, and for the reasons I've explained I'm satisfied they did.

I know this is likely to come as a disappointment to Mrs P, but I've not seen anything that changes my provisional decision. And so, it stands that I do not uphold her complaint against Revolut.

### **My final decision**

My final decision is that I don't uphold Mrs P's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs P to accept or reject my decision before 18 February 2026.

Jonathan Wistow  
**Ombudsman**