

## The complaint

Mr W complains about the handling of a number of chargeback requests he asked Revolut Ltd to raise on his behalf.

## What happened

At various points in time Mr W asked Revolut to raise a number of chargebacks on his behalf. These were requests made by Mr W in respect of transactions that had debited his account between 25 April and 15 July 2023.

The first chargeback request was made by Mr W in July 2023 in respect of an account debit of £94.11. However this chargeback wasn't pursued by Revolut after the merchant refunded the sum of £94.32 to Mr W's account in August 2023.

Shortly after receiving the above refund Mr W raised a number of further chargeback requests.

Understanding that in respect of two transactions (one for £94.15 and one for £146.87 debited to Mr W's account in July 2023) Mr W had submitted he had been overcharged by £8.39 and £17.29 respectively, Revolut took the decision to credit Mr W's account with these two sums in September and August 2023 respectively.

In early September 2023 Mr W complained to Revolut about how his various chargeback requests had been, and were being, handled by it.

In late September 2023 Revolut explained to Mr W the chargeback process and why it had credited his account with £8.39 and £17.29. It also confirmed that for the service it had provided him to date it had credited his account with £50.00.

In October 2023 Mr W complained to Revolut about how his various chargeback requests had been, and were being, handled by it.

In early November 2023 Revolut explained to Mr W the chargeback process and that:

- for the 8 chargeback requests he had made (totalling £775.37) it had credited his account with £777.92 – an over credit of £2.55
- for the 2 chargeback requests he had made for what it believed was £25.68 (rather than £241.02) it would credit his account immediately with £241.02 – an over credit of £25.68
- for 1 chargeback request he had made and subsequently cancelled (for £49.47) it would credit his account immediately with £49.47 – an over credit of £49.47
- for 1 chargeback request he had made too late (for £97.92) it would credit his account immediately with £97.92 – an over credit of £97.92

In December 2023, and unhappy with Revolut's responses to his complaint, Mr W referred it to our service.

Mr W's complaint was considered by one of our investigators who came to the view that Revolut need do nothing more to compensate him.

Mr W didn't agree with the investigator's view so his complaint has been passed to me for review and 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.

I want to acknowledge I've summarised the events of the complaint. I don't intend any discourtesy by this – it just reflects the informal nature of our service. I'm required to decide matters quickly and with minimum formality. But I want to assure Mr W that I've reviewed everything on file. And if I don't comment on something, it's not because I haven't considered it. It's because I've concentrated on what I think are the key issues. Our powers allow me to do this.

Mr W accepts that he consented to all the payments he ultimately went on to dispute leaving his account. This means for the purposes of the Payment Services Regulations 2017 the payments were authorised and Mr W is therefore deemed liable for them in the first instance.

I'm aware Mr W has said some of his payments were for more than he expected, however, he's not provided any evidence to support this. I'm also mindful of the fact, the payments were going outside of the UK, so it's possible any small difference in amounts may have related to foreign transaction or currency conversion fees. So, on balance, I'm not persuaded any of Mr W's payments were likely to have been for more than he authorised.

Revolut has explained that none of the transactions were flagged by its systems as suspicious or blocked. I don't find this surprising so I'm satisfied Revolut didn't do anything wrong by processing the transactions in line with Mr W's requests.

As Mr W is aware chargeback is the process by which payment disputes are resolved between card issuers and merchants under the relevant card scheme. I would usually expect a card provider to attempt a chargeback provided there is a reasonable prospect of success. So, I've carefully considered if Revolut treated Mr W fairly in its handling of the various chargeback requests he made.

Notwithstanding that I'm in agreement with the investigator that had any of the chargebacks been raised and pursued by Revolut they would have likely been unsuccessful, the fact remains that on the grounds of time Mr W's claims would have been capped at £1,016.39 compared to credits he received totalling £1,192.01. This means that as a result of Revolut crediting his account with £1,192.01 Mr W is not standing a loss.

I accept that the service Mr W received from Revolut was poor, as does Revolut itself. But given, amongst other things, how long the chargeback process can take, when Revolut applied the account credits that it did, the total of the credits applied to Mr W's account and given that Revolut has already credited Mr W's account with £50.00 for poor service I'm satisfied that it need do nothing further in this respect.

### **My final decision**

My final decision is that having credited Mr W's account with £50.00 and £1,192.01 Revolut Ltd need do nothing further.

My final decision concludes this service's consideration of this complaint, which means I'll not be engaging in any further discussion of the merits of it.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 17 December 2024.

Peter Cook  
**Ombudsman**