

Gellért Levente Mayer

Pražské Námestie 2658/35, 946 03 Kolárovo, Slovakia

16.10.2024

Bank of Lithuania
Žirmūnų g. 151,
LT-09128 Vilnius
Republic of Lithuania

Subject: Formal Complaint Regarding Revolut Bank UAB's Handling of Unauthorized Transactions

Dear Sir/Madam,

I am writing to file a formal complaint regarding Revolut Bank UAB's refusal to process chargeback requests for several unauthorized transactions made on my account between September 30 and October 6, 2024. Despite following proper procedures, including immediately reporting the fraudulent activity and disputing the charges, Revolut declined to initiate the chargeback process, citing Visa's card scheme rules.

Here is a summary of the unauthorized transactions:

Date and Time	Description	Amount	State
06/10/2024 23:00:27	Kunava	31.00 EUR	Completed
06/10/2024 22:53:37	Kunava	31.00 EUR	Completed
06/10/2024 22:50:37	Kunava	31.00 EUR	Completed
06/10/2024 22:47:00	Kunava	31.00 EUR	Completed
06/10/2024 22:44:04	Kunava	31.00 EUR	Completed
06/10/2024 22:40:53	Kunava	31.00 EUR	Completed
06/10/2024 21:24:23	Kunava	31.00 EUR	Completed
06/10/2024 21:19:50	Kunava	31.00 EUR	Completed
06/10/2024 21:15:47	Kunava	31.00 EUR	Completed
06/10/2024 20:55:51	Kunava	31.00 EUR	Completed
06/10/2024 20:49:44	Kunava	31.00 EUR	Completed
06/10/2024 20:45:57	Kunava	31.00 EUR	Completed
06/10/2024 20:42:24	Kunava	31.00 EUR	Completed
06/10/2024 20:39:17	Kunava	31.00 EUR	Completed
06/10/2024 20:34:24	Kunava	31.00 EUR	Completed
06/10/2024 20:26:55	Kunava	31.00 EUR	Completed
06/10/2024 20:23:15	Kunava	31.00 EUR	Completed
06/10/2024 20:19:53	Kunava	31.00 EUR	Completed
06/10/2024 20:15:49	Kunava	31.00 EUR	Completed

Date and Time	Description	Amount	State
06/10/2024 20:10:47	Kunava	31.00 EUR	Completed
06/10/2024 20:07:43	Kunava	31.00 EUR	Completed
06/10/2024 19:01:55	Kunava	31.00 EUR	Completed
06/10/2024 18:57:20	Kunava	31.00 EUR	Completed
04/10/2024 19:59:39	Kunava	31.00 EUR	Completed
04/10/2024 19:56:01	Kunava	31.00 EUR	Completed
03/10/2024 21:20:45	Kunava	31.00 EUR	Completed
03/10/2024 20:49:22	Kunava	38.00 EUR	Completed
03/10/2024 20:45:49	Kunava	31.00 EUR	Completed
03/10/2024 20:41:51	Kunava	31.00 EUR	Completed
03/10/2024 20:28:52	Kunava	38.00 EUR	Completed
03/10/2024 20:25:13	Kunava	31.00 EUR	Completed
03/10/2024 20:20:49	Kunava	31.00 EUR	Completed
03/10/2024 20:14:49	Kunava	38.00 EUR	Completed
02/10/2024 20:40:34	Kunava	27.00 EUR	Completed
02/10/2024 20:28:59	Kunava	31.00 EUR	Completed
02/10/2024 20:23:21	Kunava	31.00 EUR	Completed
02/10/2024 13:31:45	Kunava	38.00 EUR	Completed
02/10/2024 13:25:21	Kunava	31.00 EUR	Completed
02/10/2024 13:21:56	Kunava	31.00 EUR	Completed
02/10/2024 13:19:02	Kunava	21.00 EUR	Completed
30/09/2024 22:46:34	Kunava	31.00 EUR	Completed
30/09/2024 22:41:36	Kunava	31.00 EUR	Completed
30/09/2024 22:37:28	Kunava	31.00 EUR	Completed

I initially submitted my disputes on October 6, 2024, totaling €1,344.00, and Revolut responded by rejecting my claim on October 8, 2024, without providing a satisfactory explanation. I subsequently raised a formal complaint to Revolut, which was handled by a Complaints Analyst named Sonata. In Revolut's final response dated October 16, 2024, they claimed the transactions were legitimate based on my account activity and declined to uphold my complaint.

Key points of my case are as follows:

- The disputed transactions, all associated with a merchant named "Kunava" were not authorized by me.
- I did not receive any SMS or 3DSecure confirmations for the transactions, which indicates a potential breach of security.
- Upon noticing the fraudulent activity, I promptly blocked my card and reported the transactions.
- Revolut has failed to adhere to its obligations under Visa's chargeback regulations, as these transactions should have qualified as fraud cases.

Visa's policies clearly stipulate that cardholders have the right to dispute unauthorized transactions, which was reaffirmed by Visa's own customer support. Revolut's refusal to process the chargebacks or forward my claims to Visa for further investigation is a breach of both Visa's terms and applicable consumer protection regulations.

Financial Stress and Impact

In addition to the unauthorized loss of €1,344.00, this situation has caused significant financial stress and emotional distress. The delay in resolving this issue and Revolut's refusal to process the chargebacks has put a severe strain on my financial well-being. As a result, I have been unable to cover essential expenses and manage my day-to-day financial obligations, exacerbating the stress caused by this unresolved matter.

Given that Revolut Bank UAB operates under the jurisdiction of the Bank of Lithuania, I kindly request your assistance in reviewing this matter and ensuring that Revolut complies with the relevant chargeback regulations and consumer protection standards.

Supporting Evidence:

1. A detailed list of the disputed transactions (attached).
2. Revolut's final response, indicating their refusal to process the chargebacks (attached).
3. A summary of Visa's policy confirming my right to dispute unauthorized transactions (attached).
4. Evidence of my prompt action in blocking the card and reporting the unauthorized transactions.

I would appreciate your assistance in resolving this matter and compelling Revolut Bank UAB to process the chargebacks in accordance with Visa's guidelines.

Thank you for your attention to this urgent issue. I look forward to your prompt response.

Sincerely,
Gellért Levente Mayer