VINTED COMPLAINT - FINANCIAL OMBUDSMAN TEMPLATE
Sad Vinted Faces (sadvintedfaces.com)

HOW THIS WORKS (READ FIRST)

The Financial Ombudsman Service (FOS) is free and independent. It handles complaints about UK-regulated financial firms.

Vinted itself is not a UK-regulated financial firm, so FOS cannot investigate Vinted directly. However, FOS CAN investigate:

- Your card issuer (Visa, Mastercard, Amex debit or credit) if they refused a legitimate chargeback or Section 75 claim.
- Your bank if they refused an authorised push payment (APP) fraud reimbursement claim.
- Any regulated payment provider that handled your Vinted transaction.

The order of operations is strict:
Step 1. Complain to your card issuer or bank first, in writing, and give them 8 weeks to respond.
Step 2. If they refuse or fail to respond, THEN you can escalate to FOS.

This template covers both steps. Section A is your first letter to your card issuer or bank. Section B is your escalation letter to FOS.

SECTION A: LETTER TO YOUR CARD ISSUER OR BANK
(Send this first. Wait up to 8 weeks for their final response.)

Send via: Your card issuer's official complaints route (found in their app, on their website, or on the back of your card). Most accept written complaints by post, secure message in-app, or email.

To: [YOUR CARD ISSUER OR BANK]
Subject: Formal complaint, Section 75 claim / Chargeback request, transaction with Vinted Marketplace UAB

Dear Complaints Team,

I am writing to raise a formal complaint and request either a Section 75 claim under the Consumer Credit Act 1974 (if paid by credit card) or a chargeback under the relevant card scheme rules (if paid by debit card), in respect of a transaction with Vinted Marketplace UAB.

Transaction details:

Card ending: [LAST 4 DIGITS]
Date of transaction: [DATE]
Amount: £[AMOUNT]
Merchant: Vinted Marketplace UAB (trading as Vinted, via vinted.co.uk)

What happened:

[BRIEFLY DESCRIBE. Example: On [DATE] I purchased [ITEM] for £[AMOUNT] via Vinted. I also paid a Buyer Protection fee of £[AMOUNT], which Vinted markets as protecting the buyer if things go wrong. The item was [counterfeit / not as described / never arrived / seller banned before delivery]. I raised a dispute with Vinted on [DATE]. Vinted [describe outcome: refused / did not respond / offered inadequate resolution]. I have therefore been supplied with goods that were not as described, or not supplied at all, and the merchant has failed to remedy the position.]

Legal basis:

If paid by credit card: I am claiming under Section 75 of the Consumer Credit Act 1974, which makes you jointly and severally liable with the supplier for a breach of contract or misrepresentation, where the price of a single item was more than £100 and up to £30,000.

If paid by debit card: I am requesting a chargeback under the Visa / Mastercard scheme rules on the basis of goods not as described or not received.

What I am asking for:

1. A full refund of £[AMOUNT] to my account.
2. If applicable, a refund of the Buyer Protection fee of £[AMOUNT], which was charged for a service that did not deliver its promised outcome.
3. Written confirmation of your decision within 8 weeks. If you refuse or are unable to resolve this within 8 weeks, please issue a Final Response letter so that I can refer this complaint to the Financial Ombudsman Service.

Supporting evidence enclosed:

- Screenshots of the transaction and Vinted's response
- Order reference and correspondence with Vinted
- [ANY OTHER EVIDENCE]

I look forward to your response within 8 weeks.

Yours sincerely,

[YOUR NAME]
[YOUR ACCOUNT NUMBER OR CUSTOMER REFERENCE]
[YOUR EMAIL]
[YOUR ADDRESS]
[DATE]

SECTION B: ESCALATION LETTER TO THE FINANCIAL OMBUDSMAN SERVICE
(Only send this AFTER 8 weeks have passed OR you have received a Final Response you disagree with.)

Send via: https://www.financial-ombudsman.org.uk/consumers/how-to-complain
Or post to: Financial Ombudsman Service, Exchange Tower, London E14 9SR
Or phone: 0800 023 4567

To: Financial Ombudsman Service
Subject: Complaint referral, [YOUR CARD ISSUER / BANK], regarding Vinted transaction dispute

Dear Ombudsman,

I am referring the enclosed complaint to the Financial Ombudsman Service. My card issuer, [YOUR CARD ISSUER / BANK], has [refused my Section 75 / chargeback claim / failed to respond within 8 weeks] in relation to a disputed transaction with Vinted Marketplace UAB.

Summary:

Date of original transaction: [DATE]
Amount: £[AMOUNT]
Card ending: [LAST 4 DIGITS]
Date I complained to my card issuer: [DATE]
Date of Final Response, if issued: [DATE]

The issue in short:

I paid Vinted £[AMOUNT] for [ITEM], plus a Buyer Protection fee of £[AMOUNT]. The item was [counterfeit / not as described / never arrived / seller banned before delivery]. Vinted's own dispute process failed to resolve this. I therefore claimed a refund from my card issuer under [Section 75 / chargeback rules]. My card issuer [refused / failed to respond]. I do not accept that this decision is fair.

Why I believe my card issuer's decision is wrong:

1. The supplier failed to provide goods matching their description or failed to provide any goods at all, which is a clear breach of contract under the Consumer Rights Act 2015.
2. I paid a Buyer Protection fee that was marketed as insurance-like coverage, which itself failed to deliver.
3. My card issuer has legal obligations under Section 75 (if credit card) or under card scheme chargeback rules (if debit card). Their refusal does not appear consistent with those obligations.
4. This is not an isolated case. Over 1,600 UK Vinted users have documented similar failures on the public research site sadvintedfaces.com. The pattern is consistent and well documented.

What I am asking the Ombudsman to do:

1. Investigate my card issuer's handling of this complaint.
2. Consider whether their refusal to refund is consistent with their legal and regulatory obligations.
3. Order a refund of the transaction amount plus the Buyer Protection fee, and appropriate compensation for the time and distress caused by their handling of this complaint.

Enclosed:

- My original complaint letter to [YOUR CARD ISSUER / BANK] dated [DATE]
- Their Final Response, or evidence of no response after 8 weeks
- Original transaction records and correspondence with Vinted
- Screenshots evidencing the issue with the item or account

Yours sincerely,

[YOUR NAME]
[YOUR EMAIL]
[YOUR ADDRESS]
[YOUR TELEPHONE NUMBER]
[DATE]