

The complaint

Mr W says Revolut Ltd (“Revolut”) should refund him for transactions on his account he says he didn’t authorise.

What happened

The facts of this case are well known to both parties, so I won’t repeat them in detail here.

In short, Mr W says he was away on holiday when he was drugged and robbed. He says he woke up on the morning of the 8 June 2024 and realised his cards were missing and several unauthorised transactions had taken place on his Revolut account (as well as on his other accounts.) Mr W says Revolut should refund these transactions as they were unauthorised.

Revolut says it thinks Mr W was responsible for all the transactions in dispute. It says as they were a mix of ATM withdrawals and bank transfers using Mr W’s trusted device, so unless he had shared his PIN and passcode with someone else or been grossly negligent with his security information, it’s likely there were carried out by Mr W himself.

Our investigator considered this complaint and overall was not persuaded that the transactions in dispute were authorised by Mr W – so she didn’t uphold it. Revolut didn’t agree so the complaint was passed to me for a final 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.

Where there’s a dispute about what happened, and the evidence is incomplete or contradictory, I must make my decision on the balance of probabilities – in other words, what I consider most likely to have happened in light of the available evidence.

Revolut has provided evidence to show that the transactions in dispute were a mix of ATM withdrawals and online transfers made using Mr W’s device. This means, whoever made these transactions had access to Mr W’s debit card and phone, and had knowledge of his PIN and phone and app passcodes.

Mr W says he was on a night out with friends at a bar in Spain. Mr W has confirmed his last genuine transaction which was a faster payment made through the Revolut app using his mobile device, which I can see was made while he was in the bar. Mr W says he was split up from his friends and he believes he was drugged – and when he woke up, he didn’t have his cards but did have his mobile device. I’ve weighed up all the evidence and having done so, I am not persuaded Mr W authorised these transactions and I’ll explain why.

I think it’s possible Mr W was shoulder surfed in the bar when making his last genuine transaction. And following this his cards were stolen, and his device was used to make the disputed payments. I say this because it seems he was targeted from a group of tourists and was drugged. There is evidence that Mr W’s card PIN was viewed in his app just prior to the

first ATM withdrawal, and that the app was accessed using his passcode. Having already seen Mr W's mobile passcode and Revolut passcode, I think the third party was able to access his app to view this PIN to make the card withdrawals. The evidence shows that the mobile transfers were made to two new payees which Mr W had never paid before. And they were also set up just prior to the first disputed transfers.

Revolut says it's unlikely the transactions were fraudulent as usually a fraudster would empty an account after they have access, but Mr W's account still had a positive balance. But Revolut has also told us that card transactions were attempted after Mr W had reported his card as stolen, and there are declined ATM withdrawals due to the daily limits being reached and insufficient balances. Following this, there are incoming transfers into Mr W's account from other accounts which Mr W also reported as fraudulent. This evidence is all suggestive of fraud, and not genuine activity.

The transactions in dispute are out of character for Mr W. Having looked at the history of his accounts since 2019, the volume and frequency of the transaction in dispute are not in line with his regular spending. And even though he has used his card abroad in the past, not for such a large number of transactions in such a short space of time. This is also suggestive of fraud.

Based on all the evidence provided, I am not persuaded that the transaction in dispute were authorised by Mr W. So, I am upholding this complaint, and asking Revolut to refund the disputed payments.

Putting things right

Revolut Ltd should refund all the transactions in dispute and include 8% simple interest from the date they were made till the date they are refunded.

My final decision

I am upholding this complaint, so Revolut Ltd should put things right as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 22 April 2025.

Sienna Mahboobani
Ombudsman