

## **The complaint**

Mr H complains to Revolut Ltd about transactions from his account which he says he didn't authorise.

## **What happened**

Mr H says that his Revolut card was stolen and that his Revolut account was accessed on an unknown device. H believes a third-party signed into the account without his permission and changed the PIN, and between 30 March 2024 and 5 April 2024, they made thirteen ATM withdrawals totalling £3,322.54 using his debit card. He says the withdrawals were made at various locations across the UK and that he cancelled his card as soon as he realised his card was missing.

Mr H complained to Revolut stating he'd never made multiple withdrawals in quick succession. He said he wanted it to refund the disputed payments and pay him compensation for the poor service he'd received. But Revolut refused to refund the transactions stating that Mr H had made similar transactions in the past.

Mr H wasn't satisfied and so he complained to this service. He says he didn't keep his login details with the card, and that other devices were used to sign into his Revolut account. Revolut confirmed that chargebacks were raised on 29 May 2024, but they were rejected. It said the account was accessed by a third party on 23 March 2024, and the transactions were made with the physical card being inserted into the ATM and the correct PIN entered to authorize each transaction. It said there were no incorrect PIN attempts, and as Mr H had confirmed he never shared sensitive details with anyone, there was no explanation for how a third party had access to the PIN.

Our investigator was satisfied Mr H had authorised the disputed transactions. She noted he'd provided screen shots showing his Revolut app was accessed by new devices, and Revolut had evidenced that a new device was added via a one-time passcode (OTP) which was sent to his registered device on 23 March 2024. She was satisfied Mr H would have had his phone with him and that he would have received the OTP.

She explained that Revolut had said the transactions were authorised by Mr H's card and PIN and that the activity report showed the PIN was viewed on 30 March 2024 after access had been gained via the newly added device. But she didn't think this meant a third party had stolen the card and then added a device to the account. And she didn't think the fact the ATM withdrawals were made at different locations was enough to say they were carried out and authorised by an unknown third party.

Mr H has asked for his complaint to be reviewed by an Ombudsman.

## **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 conclusion as our investigator. And for largely the same reasons. I know Mr H feels strongly about this complaint, and this will come as a disappointment to him, so I'll explain why.

### *Authorisation*

Authorisation has two limbs – authentication and consent. So, Revolut needs to show the transactions were authenticated as well as showing Mr H consented to them.

### *Authentication*

Revolut has been able to show the withdrawals were made using Mr H's debit card and PIN. So, I'm satisfied they were authenticated.

### *Consent*

Mr H has suggested that an unauthorised third party gained access to his Revolut account and changed the PIN before using his debit card to make ATM withdrawals. I've considered whether this is likely to have happened and the idea that someone stole Mr H's debit card and then went to the trouble of adding a new device to the account before changing the PIN without using the opportunity to transfer funds out of the account isn't plausible. In addition, Revolut has shown that a new device was added on 23 March 2024 via a one-time passcode (OTP) which was sent to Mr H's registered telephone number, so whoever added the device must have had access to Mr H's phone as well.

To uphold the complaint on this basis, I'd have to conclude that this was the most likely explanation for how someone came to know the PIN and have access to the card without Mr H's consent. Unfortunately, I don't think it is. And the fact the ATM withdrawals were made at various locations doesn't make it more likely that they were done without Mr H's permission.

Overall and considering there is no plausible point of compromise for Mr H's PIN, I think it's most likely that the transactions were performed by Mr H himself, or a third party to whom he had given consent to use his PIN. Because of this, I'm satisfied Revolut has shown that Mr H authorised the transactions and so I can't fairly ask it to refund the money.

### **My final decision**

For the reasons I've outlined above, my final decision is that I don't uphold this complaint.

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

Carolyn Bonnell  
**Ombudsman**