

The complaint

Ms H complains Revolut Ltd won't refund transactions made from her credit card account which she says she didn't make or authorise.

Ms H is represented in this complaint, as it's her complaint, I've referred mostly to her.

What happened

Ms H reported several transactions totalling about £9,000 to Revolut as fraudulent.

Revolut looked into the transactions but said it wouldn't refund them as it said Miss H had authorised the payments. Following a complaint, Revolut still refused to refund them. So, Ms H referred her complaint to our service.

An Investigator considered the circumstances. He said, in summary, the evidence suggested Ms H had authorised the transactions. So, he didn't think Revolut had treated Miss H unfairly by refusing to refund the transactions.

Ms H didn't accept the Investigator's findings. She said she felt Revolut ought to have been able to spot that she was the victim of fraud from the pattern of the transactions.

As Ms H didn't agree, the complaint's been passed to me.

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 think it's important to explain I've considered all of the information provided by both parties in reaching my decision. If I've not reflected or answered something that's been said it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the complaint. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is.

Under the Payment Services Regulations 2017, generally, Revolut can hold Ms H liable for the disputed transactions if the evidence suggests that she made or authorised the transactions.

Ms H's representatives said she made a "myriad of payments" to, what she believed to be legitimate gaming websites. But after she had difficulties withdrawing \$28,000 worth of winnings on one site, Ms H says she was concerned she'd been scammed. Ms H's representatives have told us the companies involved are unregulated gambling companies. They said Ms H found these websites online, which had positive reviews and seemed legitimate at the time.

The complaint from her representatives made it seem initially as though Ms H accepted the transactions were authorised. When our Investigator asked for clarification, Ms H's

representatives replied to say Ms H authorised some, but not all the payments made to the gaming websites.

Revolut have provided evidence the transactions were made online, using Ms H's card details and some of the disputed payments were authenticated in the Revolut app. Revolut's provided evidence that only one device had access to Ms H's account. And I've seen nothing to suggest that device was compromised in any way, so I don't see a plausible explanation for how the disputed transactions could have been done without Ms H's involvement based on what she and her representatives have told us.

In addition, most of the transactions were funded by faster payments into the Revolut account from an external account. Ms H hasn't disputed making these transfers in. The transfers fund the disputed payments, and then further top ups are made to the Revolut account when the balance has been spent. I can see Ms H was logged into her Revolut app during the period in question and, it's not clear why Ms H would keep topping up her Revolut account if it had been emptied by many transactions which Ms H hadn't authorised.

I accept that it's possible, having already submitted her card details to the websites initially, that Ms H's card details were then used later to make the later payments without her permission. But, as a substantial number of those required Ms H to approve them in the Revolut app – I don't see a plausible explanation for how this could have been done without Ms H's involvement based on what she and her representatives have told us. And given the overall pattern of the transactions, I find it more likely than not the same person was making all the transactions – whether they required in-app approval or not. So, I find it's more likely than not that Ms H authorised all the transactions she's now disputing.

Ms H has suggested that Revolut failed to monitor her account and intervene, and had it done so, the fact that the websites were unregulated gambling companies would have come to light.

Revolut didn't intervene in any of the payments because, it says, the account was newly opened when the disputed transactions took place. And Revolut say the first it heard about the disputed transactions was when it received Ms H's complaint from her representatives. Ms H insists she'd spoken to Revolut on the phone and via the in-app chat during the disputed period. But there's no evidence of Ms H speaking to Revolut via the chat prior to September 2024. And there's nothing at all to suggest a call took place. But even if Ms H had spoken to Revolut prior to making her complaint or it had intervened during the transactions, I'm not persuaded this would change the overall position she's now in.

I say this because the transactions in dispute on the Revolut account took place between 27 July 2024 and 16 August 2024. Between 12 July 2024 and 16 August 2024, similar disputed transactions were taking place on Ms H's credit card with another business, H. These transactions are the subject of a separate complaint Ms H has made to our service, which I'm also considering. Transactions were being made to several of the same websites from both Ms H's Revolut and H accounts, sometimes on the same day. H spoke to Ms H on 15 July 2024 by phone about some of these transactions, she told H she'd been trying to make a payment to an online marketplace but that several unrecognised transactions had taken place. So, although Ms H says she contacted Revolut about her concerns at the time, Ms H didn't make H aware of any concerns about the websites she was using at the time. I also note Ms H's representative's own notes suggest Ms H contacted them about the disputed transactions on 13 August 2024, but her statements show payments continued on both the Revolut and H accounts until 16 August 2024. So, I don't find it more likely than not Ms H would have told Revolut the true nature of the payments if it had intervened at the time.

Revolut considered attempting chargebacks on some of the transactions. But decided it

didn't have chargeback rights in this case, based on what Ms H had told them. Having considered the information submitted to Revolut at the time, I don't think it made a mistake by saying it couldn't pursue the chargebacks.

Overall, I'm not persuaded an unauthorised party could have made the disputed transactions in the circumstances Ms H has described. So, I'm not going to require Revolut to refund them.

My final decision

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms H to accept or reject my decision before 9 January 2026.

Eleanor Rippengale
Ombudsman