

The complaint

Mr S complains Revolut Ltd (“Revolut”) refuses to refund him for transactions on his account he says he didn’t authorise.

What happened

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

In short, Mr S says he has identified unauthorised transactions on his account between 17 and 18 July 2025. These payments were made using his debit card and his online banking. Mr S says he doesn’t know how someone has managed to make these transactions, but he is adamant they were not made by him. Mr S has provided evidence that he discovered some malware on his PC which he thinks might be how fraudsters were able to compromise his account. Mr S says Revolut should refund all these transactions as they were not authorised by him.

Revolut considered Mr S’s complaint and decided not to uphold it as it could not find a plausible compromise of his account.

Our investigator then completed an independent review of Mr S’s complaint and found it more likely that Mr S had completed the payments, rather than an unknown third party. So, his complaint was not upheld.

Mr S wasn’t happy with this outcome, so the complaint has been 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.

Before I set out my thoughts, I want to acknowledge that I have summarised this complaint briefly and, in less detail, than has been provided. I’ve focused on what I think is the heart of the matter. Please rest assured that while I may not comment on every point raised, I have considered it. I’m satisfied that I don’t need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this and reflect the fact that we are an informal service and a free alternative for consumers to the courts.

Generally speaking, Revolut is required to refund any unauthorised payments made from Mr S’s account. Those rules are set out in the Payment Service Regulations 2017. Mr S has said he didn’t carry out the transactions in dispute. So, I have to give my view on whether I think Mr S did authorise the transactions or not.

Revolut has provided evidence to show that the transactions were a mix of both card payments and online transfers made through Mr S’s online banking account on his mobile device. Some of the card payments also passed through an additional verification process

which required authorisation in Mr S's online banking app. This means whoever carried out the transactions had access to his debit card and his online banking account.

Mr S has told us that he had possession of his mobile device and has had so the entire time. The online banking transactions were processed through this device as this was the only device registered on his account. Mr S says he thinks that the malware software he discovered on his PC might have been how hackers could've completed these payments and made it look like they were verified on his device. However, I don't think that's likely. I say this because the evidence records that a mobile device was used for the transactions, not his PC. So, I don't think anyone who hacked into the PC could've made these payments look like they were done from his mobile device. And if someone had used software installed on his PC to make them without his knowledge and consent, the records would've shown they were completed on his PC.

There is no evidence of remote access software on Mr S's phone, and there is no evidence that someone else had his phone and his online banking credentials to make and authorise these transactions without his knowledge and consent. So, I haven't been able to identify a compromise of his account and device which could've allowed a third party to make these transactions. Therefore, I think it's likely they were authorised by Mr S himself. And so, I will not be asking Revolut to refund any of the payments.

My final decision

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 20 March 2026.

Sienna Mahboobani
Ombudsman