

The complaint

Miss W has complained Revolut Ltd won't refund disputed transactions made using her Revolut card and iPhone which she didn't authorise.

What happened

In September 2025 Miss W contacted Revolut as she'd been the victim of a violent attack and home invasion. The individuals who'd been in her home had drugged her. They'd then used her Revolut account to carry out nearly 60 gambling transactions between 22:14 on 7 September and 05:39 on 9 September.

As she'd not made these, Miss W asked Revolut to refund her. Revolut reviewed what had happened. Whilst sympathetic to her, they felt as these transactions had been verified using Miss W's own phone and facial recognition, there was no requirement on them to refund her.

Unhappy with this outcome Miss W brought her complaint to the ombudsman service. In response to our investigator's queries, Miss W provided many screenshots showing her recent hospital stay, the serious health complications of her daughter and the serious impact this theft had had on her finances and ability to look after her family.

Our investigator explained that the evidence showed Miss W most likely authorised these transactions. After considering the relevant regulations, he wasn't going to ask Revolut to refund her.

Still unhappy and insistent that she'd not authorised these transactions, Miss W has asked an ombudsman to consider her complaint.

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 outcome as our investigator. I'll explain why.

Where there is a dispute about what happened, I have based my decision on the balance of probabilities. In other words, on what I consider is most likely to have happened in the light of the evidence.

It's worth stating that I can choose which weight to place on the different types of evidence I review, including technical evidence, provided by financial institutions along with complainants' persuasive testimony.

When considering what is fair and reasonable, I'm required to take into account: relevant law and regulations; regulators' rules, guidance and standards; codes of practice; and, where appropriate, what I consider to have been good industry practice at the relevant time.

To help me come to a decision, I've reviewed the evidence Revolut provided, which has included a copy of Miss W's mobile banking log along with the timing of the disputed card

transactions which were carried out between 7 and 9 September 2025.

I'm also aware that last July Miss W had submitted a claim to Revolut after she'd been the victim of being attacked and robbed and numerous gambling transactions had been made. Revolut had refunded £3,505 to Miss W as a gesture of goodwill.

The regulations which are relevant to Miss W's complaint are the Payment Services Regulations 2017 (PSRs). These primarily require banks and financial institutions to refund customers if they didn't make or authorise payments themselves.

I believe all of these transactions were authorised by Miss W. I say this because:

- Revolut's evidence is straightforward and confirms Miss W's face was used to verify some of the disputed transactions. There are also periods in between the 59 disputed gambling transactions where other transactions took place on Miss W's account, specifically transfers from her savings account.
- Miss W's testimony suggests that she may have been drugged for an extended period. These disputed transactions took place over more than a 30-hour period. I don't find this realistic. Miss W's testimony about whether facial recognition was used has changed over time. I can also see an undisputed travel transaction carried out at 10:35 on 8 September which suggests Miss W wasn't confined to her home.
- I also note that the first transactions were for small amounts. I can't see any reason why an unknown third party would start gambling for only small amounts and move to larger amounts later. I'd have expected them to exhaust the available funds as quickly as possible. On the other hand, this is a feature we see when individuals – specifically the genuine account-holder – are caught in a frenzy of gambling and their transactions increase drastically in value. In this case these transactions grew from £20 to £100.
- Miss W has argued that her previous use of her account shows that this gambling use was abnormal. But I don't agree. My review of Miss W's Revolut account statements shows regular if not such prolonged periods of gambling transactions with the same gambling companies.
- Revolut noted that Miss W's complaint about these transactions came only three days after Revolut refunded her for the previous fraud occasion. It's clear that they felt this was suspicious.

I believe there is sufficient evidence to show it's most likely that Miss W authorised and made these transactions.

I have noted the extensive evidence Miss W has shared with us. It's clear from her medical history and other official records that I've reviewed that Miss W has been going through a very difficult period. She is not always in control of all the circumstances of her life, and I can understand why this period of serious disputed transactions may have come about. However, I don't believe it would be fair and reasonable to ask Revolut to refund her.

Like our investigator, I can see Revolut has a gambling block which can be applied to customers' accounts. I'm not sure they were as proactive as I think they should have been when identifying that something was definitely amiss with how Miss W was able to run her account. Hopefully this issue won't re-occur.

My final decision

For the reasons given, my final decision is not to uphold Miss W's complaint against Revolut Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 19 February 2026.

Sandra Quinn
Ombudsman