

## **The complaint**

Mr B has complained Revolut Ltd won't refund him for a card transaction he didn't authorise.

## **What happened**

In August 2025 Mr B was on a night out. He met up with individuals he didn't know and ended up going out with them. The following day Mr B noted a transaction from another of his accounts (with a bank I'll call H) for £1,000 using Apple Pay. He was unsure where this money had gone. He then noted a card transaction for this amount had been made from his Revolut account and disputed this with Revolut.

Revolut believed they had sufficient evidence to show Mr B had authorised the transaction at 05:00 hours on 13 August 2025. They wouldn't refund him.

Mr B brought his complaint to the ombudsman service.

Our investigator felt Revolut were right. She could see that throughout that night Mr B had accessed his Revolut app to conduct a range of activities. She couldn't see that this could have been anyone but himself. She wasn't going to ask Revolut to refund him.

Disappointed with this outcome, Mr B stressed he couldn't have consented to this transaction (and other transactions he was disputing on a separate account) as he believed he'd been drugged, was unconscious at the time, or unaware of what these actually were. He's asked an ombudsman to consider his 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 conclusion to 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.

The regulations which are relevant to Mr B'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.

Having reviewed the evidence, I believe there is sufficient to show that Mr B authorised this disputed transaction. I say this because:

- Authorisation under the PSRs is made up of two aspects: authentication and consent. Mr B has argued that he couldn't have been in a position to consent as he wasn't aware of this transaction, whilst our investigator has noted this was properly authenticated, which was completed by Mr B. I'm afraid to say that I agree with our investigator.
- Even if Mr B was unaware of the transaction – who he was paying or the amount for example – the fact that this was effectively executed would be sufficient under the PSRs to demonstrate authorisation. Where I would have some latitude is if I believed someone else had made the transaction using Mr B's card and PIN. However, in this case I don't believe this is what happened.
- I can see that over a period of hours (from 02:40 to 06:12) Mr B was using his Revolut app using the appropriate biometrics to access this. Mr B hasn't been able to explain how another individual could have used his app so continually without him being aware that another individual was using his phone and app.
- Mr B believes he must have had his drink spiked when he went out with this group of people he didn't know. I have considered this option – and there's no doubt this does happen – but taking into account the timespan of use of Mr B's app, I don't think this story is credible here.
- I've noted that it wasn't only Mr B's Revolut account that was misused. And I have wondered whether – as there are accounts which offer a different level of protection to customers than others – that may explain why two of Mr B's *mainstream* banks were used only lightly and in fact, some transactions were declined when attempted.
- Mr B has also suggested that it may seem odd that someone would be using their accounts quite so much when on a night out. However, I do think Revolut's evidence shows Mr B was the individual accessing his Revolut app. That therefore suggests he may well have been moving money around to make transactions which he may even have wanted to disguise slightly.

Based on what I've seen, I won't be asking Revolut to refund Mr B for the disputed card transaction for £1,000.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 5 February 2026.

Sandra Quinn  
**Ombudsman**