

The complaint

A company, that I'll call F, complain that Revolut Ltd failed to refund an unauthorised transaction made on their account. They are also unhappy about the customer service received.

F is represented by it's director Mr H.

What happened

At the time of the disputed transaction, F had two directors: Mr H, who brings the complaint and Mr V who has since resigned from F.

F held a business account with Revolut. Mr H set up F's business account and added Mr V to the account in August 2023.

Mr H says he set spending and transfer limits on Mr V's card on 23 September 2025 due to a breakdown of trust between the directors. On 25 September 2025, Mr H and Mr V had a disagreement. Mr V set up a standing order payment worth approximately £430 and later resigned from the company.

Mr H reported the matter to Revolut arguing that the spending limits he implemented should have prevented Mr V from setting up the payment. Revolut looked into the report and found that there were no limits on Mr V's card. They considered the transaction was authorised by a person with genuine access to the account and therefore decided they wouldn't be refunding the money to F's account. Revolut also suggested Mr H could try a chargeback for the card payment.

Unhappy with Revolut's response, Mr H brought the complaint to our service. One of our Investigators reviewed the complaint and thought Revolut had acted fairly. They said this because the evidence showed Mr H had genuinely added Mr V to the account and there was no technical evidence to suggest that there was, or should have been, any limits on Mr V's card. Therefore, the transaction was authorised, and Revolut didn't need to refund it or do anything further.

Revolut didn't respond to our Investigator's view, but Mr H disagreed. He said, in summary:

- The outcome didn't explain incorrect information he'd been given by Revolut about the spending limits on the account.
- There were outstanding questions about what Mr V had been able to adjust himself on the account.
- Revolut's suggestion of attempting a chargeback request was impractical and their support wasn't satisfactory.

Because Mr H disagreed, the complaint has been passed to me for a 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.

I know this will disappoint Mr H, but having reviewed the evidence, I won't be asking Revolut to do anything further, and I'll explain why below.

It is accepted by all parties that the transaction was made by Mr V, who at the time of the transaction was a director of F and an active member of the business account with authority to make payments. I'm afraid that means I'm satisfied the payment was properly authorised and this means F is liable for the payment.

Mr H's complaint centres on whether there should have been a spending limit on Mr V that prevented the payment. I've not seen evidence that there was a spending limit on Mr V's card. I accept there has been confusion about another employee having a spending limit on their card, but I'm satisfied this was incorrect information given by a Revolut agent. I think on balance, Mr V didn't have a spending limit on his card at the relevant time. But even if he did, the evidence establishes that Mr V had permissions on the account, set by Mr H when he created the account, which allowed Mr V to make changes to the account profiles. I can't fairly say Revolut are at fault for that.

Mr H experienced several delays in responses when reporting the transaction to Revolut via their online chat function and felt they did little to support him. He was passed to nine different agents over five days, and many of the messages were standardised scripts. While having read the chats, I believe the agents were trying to help, I understand why Mr H found this unhelpful and it's not the level of service I would expect. When I consider the impact of this, I can only look at the overall impact on F, because F is the eligible complainant. This means to award compensation to F I'll need to fairly conclude that Revolut's poor service caused F sufficient inconvenience to impact on their operations. Having considered what Mr H has said I can't fairly conclude this. Mr H is acting as a representative of F, and so although I appreciate he may have experienced personal inconvenience or distress I can't make any award based on this.

Mr H feels that the entire situation with Revolut has led to the loss of business operations totalling £100,000. But having concluded that Revolut didn't do anything wrong in allowing the payment to process, I can't fairly say Revolut are at fault for any loss to business operations. I think it is more likely attributable to the breakdown in Mr H's and Mr V's relationship. I say this because even if there had been a spend limit, and Mr V hadn't been able to complete the transaction, Mr H's own testimony suggests it was likely the business relationship would have ended on that date. I don't think Revolut are responsible for this.

I'm sympathetic to Mr H's frustrations and I'm sorry he's had a negative experience. However, for the reasons I have outlined above, I won't be asking Revolut to do anything further.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask F to accept or reject my decision before 11 May 2026.

Cheryl Dior
Ombudsman