

The complaint

Mr O says Revolut Ltd (“Revolut”) refuses to refund him for unauthorised transactions on his account.

What happened

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

In short, Mr O says he was abroad when he noticed six ATM withdrawals from his account which he didn’t authorise. The transactions in dispute took place on 7 November 2025 shortly after he made a genuine ATM withdrawal using the same card and PIN. However, Mr O says he had his card in his possession the whole time. He also said he hadn’t shared his PIN and always ensured he shields his PIN with his hand and body when entering it. Mr O says Revolut should refund these transactions as unauthorised.

Revolut considered Mr O’s complaint but decided not to uphold it. It felt there was no evidence of how Mr O’s PIN had been compromised, and the technical evidence shows Mr O had viewed his Revolut app in between the transactions in dispute but didn’t block his card or contact Revolut until later. So, it didn’t refund these transactions.

Mr O brought his complaint to our Service, and our investigator completed an independent review of all the evidence and information provided but felt this wasn’t a complaint he could fairly uphold. He came to this outcome having considered that all the transactions were completed using the genuine card and Mr O’s PIN, however, there was no persuasive evidence to show how these were compromised.

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.

A consumer should only be responsible for transactions made from their account that they’ve authorised themselves. Mr O has said he didn’t make these transactions, nor did he give any permission for the transactions in dispute to be made. But Revolut believes he did. My role then is to give a view on whether I think Mr O more likely than not authorised the transactions, based on the evidence I have available.

The evidence supplied by Revolut shows the transactions in dispute were all ATM withdrawals, meaning the Mr O’s genuine card’s chip was read by the machine in order to

facilitate the withdrawal. Mr O says he thinks his card was copied or skimmed during his earlier withdrawal. However, chip technology is complex and sophisticated, and there have been no known instances when the chip in the card has been successfully copied. So, it follows then that it's likely these ATM withdrawals were completed using Mr O's actual card. Mr O used his card after the disputed transactions for other genuine spending, and he says he believes his card was in his possession the whole time.

In relation to the PIN, the technical evidence again shows that the correct PIN was used. There are no failed PIN attempts and there are 10,000 possible combinations of a four-digit PIN, so it's most likely anyone would correctly guess a PIN. So, whoever used Mr O's card must have known the correct PIN. The key factor here is how anyone other than Mr O, or someone authorised by him, could have obtained the card (without him knowing and then replaced it) and discovered the correct PIN.

The evidence here strongly suggests that only Mr O could've made these payments as he had the card and no one else could've known his PIN. We asked him if someone could've watched him enter his PIN when he made an ATM withdrawal just before, but he told us he was always careful to shield his PIN. He also can't remember anyone hovering around or acting suspiciously. And Mr O hasn't told us anything else about the ATM withdrawal which seemed suspect.

I've seen the frequency and the time all the ATM withdrawals were made, and I agree they do look unusually close in timings. However, I can't say that Revolut ought to have blocked these transactions without a good enough reason to do so. And when the computer records show that the genuine card and chip have been used, the withdrawals are taken as not suspect. There were also other transactions in the same geographical area as the disputed transactions. And it's not unusual for cash to be withdrawn in large amounts or frequently when abroad.

Mr O has argued that the use of his card and PIN is not enough to show that he actually consented to the transactions in dispute, so as per the Payment Service Regulations 2017 (PSR)'s Revolut has not proved they were authorised. However, I disagree. The evidence that his card and PIN were used, and the lack of evidence of how someone else could've made these transactions without Mr O's knowledge and consent, does sufficiently persuade me that it's more likely that not Mr O authorised these transactions.

I know this outcome will come as a disappointment to Mr O, but for all the reasons outlined above I am not upholding this complaint. So, I am not asking Revolut to do anything further.

My final decision

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 21 May 2026.

Sienna Mahboobani
Ombudsman