

The complaint

Miss F complains that Revolut Ltd held her responsible for payments made from her account.

The background to this complaint is well known to both parties. So, if there's a submission I've not addressed; it isn't because I've ignored the point. It's simply because my findings focus on what I consider to be the central issues in this complaint – that being whether Revolut has fairly held Miss F liable for the payments here.

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 agree with the conclusions reached by our Investigator, and for largely the same reasons.

Where the evidence is incomplete, inconclusive, or contradictory (as it is here), I have to make my decision on the balance of probabilities – that is, what I consider is more likely than not to have happened in the light of the available evidence and the wider surrounding circumstances.

A consumer should only be responsible for transactions made from their account that they've authorised themselves. Miss F has said she didn't give any permission for the transactions in dispute to be made but Revolut believes she did. My role then is to give a view on whether I think Miss F more likely than not authorised the transactions, based on the evidence I have available.

Miss F says that at the time the disputed payments were made from her phone on 13 November 2025 (totalling around £1,800) she was attending lectures. She says she left her phone at home, and her ex-partner likely changed her Face ID so that it would work with his face. Miss F then says he made the payments without her permission and has not had access to her device since the disputed payments were made. Miss F has said she was the victim of abuse and raised the issue with the Police and Revolut but her claim has been rejected.

Revolut said that the payments were authenticated by Face ID and that the version of its app that Miss F had on her phone means that it wouldn't be possible for Face ID to be changed on the device to a third-party and then access granted to its app. Revolut has also said that there were no suspicious login attempts before or after the disputed activity.

Having considered all the evidence that's been provided, I don't think I can reasonably ask Revolut to refund the disputed payments here. Ultimately, I've been persuaded by the technical evidence that shows it wouldn't have been possible for Face ID to have been changed on Miss F's device and then access, and payments allowed via the Revolut app as per Miss F's testimony. Also, there's no evidence of any changes to Miss F's Face ID and access to her Revolut banking app both before and after the disputed payments. And

although Miss F has provided evidence that there was a lecture at the time of the transactions, this doesn't prove that she attended the lecture and that she wasn't in possession of her device at the time.

So, although Miss F does have my sympathy here due to the vulnerabilities she has disclosed to this service, I don't think I can reasonably say that Revolut treated her unfairly by not refunding her.

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 Miss F to accept or reject my decision before 20 May 2026.

Mark Dobson
Ombudsman