

## **The complaint**

Mr M complains that Revolut Ltd (“Revolut”) have failed to refund money he says he lost as part of a scam.

The details of this complaint are well known to both parties, so I will not repeat everything again here. Instead, I will focus on giving the reasons for my 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.

Having done so, I agree with the conclusions reached by the investigator for these reasons:

- Revolut has provided evidence to show that the mobile device and IP address frequently used by Mr M to access his account was the same device used on 22 January 2020 to make the 800EUR payment. Mr M hasn’t said that he had lost his device or had lent it to anyone else. And there are no records of any attempted logins from any other devices. So on balance, it seems most likely that Mr M authorised the payment himself from his own mobile device (although I accept, he may have been tricked into doing so by a scammer), as there’s nothing to suggest that any other device was used by anyone else to access his account in order to make a payment.
- I’ve gone on to consider whether Revolut should have done more to identify the 800EUR transaction as potentially being fraudulent, such that they should’ve prevented Mr M from making it, because there are some situations in which a bank should reasonably have had a closer look at the circumstances surrounding a particular transfer. For example, if it was particularly out of character for him. However, taking into account Mr M’s usual account activity and payment history, I don’t think the payment was particularly unusual for him at the time. It wasn’t of such a large amount that it would appear unusual in comparison with his spending history, for example, such that the amount ought to have been regarded as suspicious or indicating that he might have been at risk of falling for a scam. So I don’t think Revolut can fairly be held liable for Mr M’s loss here as I don’t think there was any obligation on them to intervene or prevent the payment in these circumstances.
- Mr M says that Revolut changed his PIN number several times before he fell victim to the scam, which he thinks helped contribute to his money being lost. However, Revolut has provided our service with evidence that shows there were in fact no PIN changes on his account from July 2019 to July 2020, which is inclusive of the date when Mr M said he was scammed on 22 January 2020. I understand Revolut said that Mr M had deactivated his card on 11 December 2019, which he disputes as he says he was still making card payments after that point. But in any event, there’s no evidence here to substantiate his position that Revolut continuously changed his PIN. Even if they had, I still don’t think this would be enough to demonstrate that Revolut’s acts were the proximate cause of Mr M’s loss of money in these circumstances.

- I note that Mr M is also unhappy about being locked out of his account after he reported the fraud. But I can see that on multiple occasions Revolut requested information from him, which he didn't provide, such as a copy of the email he received from the fraudster pretending to be from the bank that provided a fake telephone number. Revolut has explained that in line with its fraud protocol it cannot unlock the account until it has completed its security procedures, so I don't think it has done anything wrong here by keeping the account locked until it received the necessary information to investigate the fraud and secure the account.

I appreciate this will come as a disappointment to Mr M, but in the circumstances, I'm not persuaded that Revolut has done anything wrong here, or that there's any fair and reasonable basis in which to hold them liable for the 800EUR payment made from his account.

### **My final decision**

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 13 December 2021.

Jack Ferris  
**Ombudsman**