

The complaint and background

Mrs A complains Revolut Ltd won't reimburse money she lost when she fell victim to a scam.

Mrs A made the following payments in November 2023, to what she was led to believe was an employment opportunity – completing tasks online to earn commission. She opened a new account with Revolut, and told it she'd opened the account for, among other things, overseas transfers.

Date	Type	Payee	Amount (excluding fee)
28 November 2023	International transfer	Payee 1	£4,989.01
29 November 2023	International transfer	Payee 2	£525.47
29 November 2023	International transfer	Payee 2	£4,708.44

On the first payment, Revolut intervened by asking Mrs A some questions about the payments. Mrs A told Revolut she was paying a family member or friend, and answered Revolut's questions to say she wasn't being guided through the questions, she was paying someone back for something they'd bought for her, and they'd given her their bank details face to face. Revolut gave Mrs A a written scam warning based on the payment purpose she'd selected and then allowed the payment to proceed.

For the third payment, Revolut again intervened by asking Mrs A some questions about the circumstances of the payment. Mrs A answered them in the same way, but this time Revolut held the payment until it was able to speak to Mrs A in its in-app chat. When questioned further by Revolut, she again explained, in summary, that she was paying a friend back for something they'd bought for her, she had met him face to face a few months ago when she bought the item she was paying for, and she had paid him before. Following this, Revolut allowed the payment to proceed.

Mrs A came to the realisation she had been the victim of a scam when she was unable to withdraw funds. She complained to Revolut, and then to us.

The investigator didn't uphold Mrs A's complaint. She concluded that based on the answers Mrs A gave, Revolut didn't need to do anything else to intervene, But even if it had, it wouldn't have resulted in a different outcome, due to Mrs A having very specific, but inaccurate, answers to its questions.

Mrs A's representative asked for her complaint to be referred for a decision. It said Revolut holds the responsibility of being the experts in the relationship, and should have intervened with probing questions further, and at an earlier stage.

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 investigator's conclusions for the following reasons:

- It isn't in dispute that Mrs A authorised the transactions in question. She is therefore presumed liable for the loss in the first instance. However, Revolut is aware, taking longstanding regulatory expectations and requirements into account, and what I consider to be good industry practice at the time, that it should have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.
- Mrs A's representative thinks Revolut should have asked her more and better probing questions about the payments she was making when she was directed to its chat. I'm not persuaded it necessarily did need to do anything else here based on what it knew about the payments, and what Mrs A had told it in the questionnaire and in the chat. But in any event, even if it had, I agree with the investigator that it wouldn't have made a difference to the outcome.
- This is because Mrs A has told us she was coached and manipulated by the scammer to lie to Revolut's staff in order to defeat its fraud defences. And that's also supported by the fact that Mrs A selected the payment purpose of paying a family member or friend – which wasn't what she was doing – and also that she didn't answer Revolut's questions accurately when she was questioned by it about the payments.
- I'm therefore persuaded that whatever questions had been asked of Mrs A by Revolut, she would have already been coached by the scammer on how to answer them, or would have reverted to the scammer for guidance. So, I'm not persuaded any further questioning from Revolut would have prevented Mrs A's loss. And I've not seen anything to make me think she would have acted differently had the in-app chat taken place at an earlier stage.
- Revolut did what I'd have expected to attempt to recover the payments when Mrs A reported the scam, but it was unsuccessful in doing so because there were no funds remaining.
- I'm very sorry to disappoint Mrs A – she's been the victim of a cruel scam and is understandably extremely upset to have lost these funds. But I can only ask Revolut to reimburse Mrs A if I find that it ought to have done something differently which would likely have prevented her loss. And I don't think further questioning would have resulted in Mrs A acting any differently here, given the coaching taking place from the scammer. So, it wouldn't be fair or reasonable for me to ask Revolut to reimburse her.

My final decision

My final decision is that I'm not upholding Mrs A's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A to accept or reject my decision before 20 March 2025.

Helen Sutcliffe
Ombudsman