

The complaint

Mrs D complains that Revolut Ltd won't refund money she lost when she was the victim of a scam.

Mrs D is represented by a firm I'll refer to as "C".

What happened

The background to this complaint is well known to both parties and so I'll only refer to some key events here.

In June 2023 Mrs D fell victim to a task-based job scam. She explained that she saw an advert on social media for part-time remote work. Having expressed her interest in the role Mrs D was contacted by a recruiter who explained she could earn commission by reviewing holidays and holiday experiences – she now knows this was a scam. The scammer had explained to Mrs D that she would need to complete 40 *"journey ratings"* a day and would earn between 0.7% and 5% commission on each rating, and that she could earn between £150- £300 a day for less than 3 hours work a day.

Mrs D was advised she would need to send her own money to unlock tasks to allow her to complete the reviews. She was provided with login details for an online platform where she would complete the tasks. She was also invited to a group chat with other people completing the same work. The scammer then provided instructions to Mrs D on how she could complete the tasks and how to fund the account to simulate the purchase of holidays and experiences, this involved purchasing crypto via a legitimate crypto exchange using its peer-to-peer (P2P) marketplace. Mrs D went on to make the following push-to-card payments as part of the scam:

| Date and Time | Amount (GBP) | Payee |
|----------------------|-----------------------------|--------------|
| 5 June 2023 15:36:32 | £365.00 (£8.40 fee) | P2P seller 1 |
| 5 June 2023 20:00:41 | £675.00 (£15.52 fee) | P2P seller 1 |
| 7 June 2023 10:18:03 | £2,300.00 (£52.90 fee) | P2P seller 2 |
| 8 June 2023 08:20:42 | £3,389.90 (£77.96 fee) | P2P seller 2 |
| 8 June 2023 08:25:04 | £752.14 (£17.30 fee) | P2P seller 2 |
| 8 June 2023 08:38:05 | £78.00 (£1.79 fee) | P2P seller 2 |
| 9 June 2023 10:54:22 | £3,700.00 | P2P seller 3 |
| 9 June 2023 11:10:34 | £1,000 (£10 fee) | P2P seller 3 |
| 9 June 2023 11:18:49 | £3,428.00 (£34.28 fee) | P2P seller 4 |
| Total | £15,906.19 (including fees) | |

Mrs D was able to successfully withdraw £135.14 from the platform on 5 June 2023, meaning her initial loss to the scam was £15,771.05. Revolut contacted Mrs D via its in-app chat function on 9 June 2023 as it suspected her transactions may be related to a scam. Having asked Mrs D questions about her payment, on 10 June 2023 Revolut advised her that she was being scammed and to stop all contact with the scammers. It later informed Mrs D that it couldn't recover any of her funds.

After a gap of a few days, Mrs D continued to have contact with the scammer and was persuaded to make further payments on 26 and 27 June 2023 to try to recover the commission she believed she had earned. Mrs D made the following additional payments to the scam:

| Date and Time | Amount (GBP) | |
|-----------------------|------------------------------------|--------------|
| 26 June 2023 18:47:20 | £7,400.00 | P2P seller 5 |
| 26 June 2023 17:57:27 | £5,812.00 (£133.68 fee) | P2P seller 2 |
| 27 June 2023 18:11:03 | £10.00 (£0.36 fee) | P2P seller 6 |
| Total | £13,356.04 (including fees) | |

Mrs D then realised she had been scammed when she was still not able to withdraw her earnings despite making the additional payments she was instructed to make.

C complained to Revolut on Mrs D's behalf. It said Revolut had failed to warn Mrs D of the risks associated with job scams. It said Revolut ought to have recognised Mrs D was at risk of financial harm and provided her with an effective warning.

Revolut didn't uphold the complaint. It said on being notified it was a scam it had attempted to recover the funds from the fraudulent beneficiary's bank account but had been unable to do so as the payments were push-to-card. It also noted that it had attempted to warn Mrs D of the risks associated with her payments, but that she had decided to proceed with further payments anyway.

Unhappy with Revolut's response, Mrs D referred her complaint to the Financial Ombudsman. Our Investigator upheld the complaint. They considered Revolut ought to have been concerned about Mrs D's initial payment, as she had selected that the payment was a "Transfer to a Safe Account", which Revolut ought to have recognised was a red flag that Mrs D was falling victim to a scam, albeit a different scam to what was actually happening. The Investigator concluded that had Revolut asked Mrs D more probing questions about what she was doing, the scam would have been uncovered and Mrs D's losses prevented. But the Investigator considered Mrs D had also contributed to her loss, as she had failed to act reasonably given the circumstances of the scam.

R agreed on Mrs D's behalf. Revolut disagreed and asked for an Ombudsman's decision. It disputed that Mrs D had a reason to believe she was being employed to do something legal, as she was being asked to review holidays and experiences she hadn't used.

The case was then passed to me to decide. I issued a provisional decision on 2 May 2025, in which I set out my reasons for partially upholding Mrs D's complaint. For completeness, I repeat my provisional findings below:

"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 intend to uphold this complaint but for slightly different reasons to our Investigator. I will explain why.

In deciding what's fair and reasonable, I am required to take into account relevant law and regulations, regulators' rules, guidance and standards, and codes of practice; and, where appropriate, I must also take into account what I consider to have been good industry practice at the time.

In broad terms, the starting position at law is that an Electronic Money Institution (“EMI”) such as Revolut is expected to process payments and withdrawals that a customer authorises it to make, in accordance with the Payment Services Regulations (in this case the 2017 regulations) and the terms and conditions of the customer’s account.

And, as the Supreme Court has recently reiterated in Philipp v Barclays Bank UK PLC, subject to some limited exceptions banks have a contractual duty to make payments in compliance with the customer’s instructions.

In that case, the Supreme Court considered the nature and extent of the contractual duties owed by banks to their customers when making payments. Among other things, it said, in summary:

- The starting position is that it is an implied term of any current account contract that, where a customer has authorised and instructed a bank to make a payment, it must carry out the instruction promptly. It is not for the bank to concern itself with the wisdom or risk of its customer’s payment decisions.*
- At paragraph 114 of the judgment the court noted that express terms of the current account contract may modify or alter that position. In Philipp, the contract permitted Barclays not to follow its consumer’s instructions where it reasonably believed the payment instruction was the result of APP fraud; but the court said having the right to decline to carry out an instruction was not the same as being under a legal duty to do so.*

In this case, the terms of Revolut’s contract with Mrs D modified the starting position described in Philipp, by expressly requiring Revolut to refuse or delay a payment “if legal or regulatory requirements prevent us from making the payment or mean that we need to carry out further checks”.

So Revolut was required by the implied terms of its contract with Mrs D and the Payment Services Regulations to carry out her instructions promptly, except in the circumstances set out in its contract, which included where regulatory requirements meant it needed to carry out further checks.

Whether or not Revolut was required to refuse or delay a payment for one of the reasons set out in its contract, the basic implied requirement to carry out an instruction promptly did not in any event mean Revolut was required to carry out the payments immediately. Revolut could comply with the requirement to carry out payments promptly while still giving fraud warnings, or making further enquiries, prior to making the payment.

And, I am satisfied that, taking into account longstanding regulatory expectations and requirements and what I consider to have been good industry practice at the time, Revolut should in June 2023 fairly and reasonably have been on the look-out for the possibility of fraud and have taken additional steps, or made additional checks, before processing payments in some circumstances (irrespective of whether it was also required by the express terms of its contract to do so).

In reaching the view that Revolut should have been on the look-out for the possibility of fraud and have taken additional steps, or made additional checks, before processing payments in some circumstances, I am mindful that in practice all banks and EMIs, like Revolut, do in fact seek to take those steps, often by:

- using algorithms to identify transactions presenting an increased risk of fraud;*
- requiring consumers to provide additional information about the purpose of*

- transactions during the payment authorisation process;*
- using the confirmation of payee system for authorised push payments;*
- providing increasingly tailored and specific automated warnings, or in some circumstances human intervention, when an increased risk of fraud is identified.*

In reaching my conclusions about what Revolut ought fairly and reasonably to have done, I am also mindful that:

- Electronic Money Institutions like Revolut are required to conduct their business with “due skill, care and diligence” (FCA Principle for Businesses 2), “integrity” (FCA Principle for Businesses 1) and a firm “must take reasonable care to organise and control its affairs responsibly and effectively, with adequate risk management systems” (FCA Principle for Businesses 3).*
- Over the years, the FCA, and its predecessor the FSA, have published a series of publications setting out non-exhaustive examples of good and poor practice found when reviewing measures taken by firms to counter financial crime, including various iterations of the “Financial crime: a guide for firms”.*
- Regulated firms are required to comply with legal and regulatory anti-money laundering and countering the financing of terrorism requirements. Those requirements include maintaining proportionate and risk-sensitive policies and procedures to identify, assess and manage money laundering risk – for example through customer due-diligence measures and the ongoing monitoring of the business relationship (including through the scrutiny of transactions undertaken throughout the course of the relationship). I do not suggest that Revolut ought to have had concerns about money laundering or financing terrorism here, but I nevertheless consider these requirements to be relevant to the consideration of Revolut’s obligation to monitor its customer’s accounts and scrutinise transactions.*
- The October 2017, BSI Code, which a number of banks and trade associations were involved in the development of, recommended firms look to identify and help prevent transactions – particularly unusual or out of character transactions – that could involve fraud or be the result of a scam. Not all firms signed the BSI Code (and Revolut was not a signatory), but the standards and expectations it referred to represented a fair articulation of what was, in my opinion, already good industry practice in October 2017 particularly around fraud prevention, and it remains a starting point for what I consider to be the minimum standards of good industry practice now (regardless of the fact the BSI was withdrawn in 2022).*

Overall, taking into account relevant law, regulators rules and guidance, relevant codes of practice and what I consider to have been good industry practice at the time, I consider it fair and reasonable in June 2023 that Revolut should:

- have been monitoring accounts and any payments made or received to counter various risks, including preventing fraud and scams;*
- have had systems in place to look out for unusual transactions or other signs that might indicate that its customers were at risk of fraud (among other things). This is particularly so given the increase in sophisticated fraud and scams in recent years, which firms are generally more familiar with than the average customer;*
- in some circumstances, irrespective of the payment channel used, have taken additional steps, or made additional checks, or provided additional warnings, before processing a payment – (as in practice Revolut sometimes does).*

Should Revolut have recognised that Mrs D was at risk of financial harm from fraud?

Like our Investigator, while I don't think Revolut ought to have been overly concerned about the value or destination of Mrs D's initial payment, I think it ought to have been concerned that when it asked for a payment purpose Mrs D selected "Transfer to a Safe Account".

I think this answer (albeit inaccurate, Mrs D has said she does not recall why she selected this option) ought to have put Revolut on notice that there was a high likelihood that the payment was being made as part of a fraud or scam. Revolut ought to have been aware of the prevalence of 'safe account' scams – whereby consumers are coerced into moving money out of an existing account on the pretence that it will be safe in another account, but where the money is in fact transferred into the control of scammers – and that there would be no legitimate reason to transfer money to keep it safe. It should therefore have taken steps to ensure that Mrs D was not at risk of financial harm from fraud before processing the payment.

After the initial payment, I think there were further opportunities, particularly on 9 June 2023 and again on 26 June 2023, for Revolut to intervene as the pattern of her payments – multiple payments to new payees, with repeated declined payments, and increasing values – ought to have given Revolut cause for concern that Mrs D may be falling victim to a scam.

What did Revolut do to warn Mrs D?

Revolut has said that once Mrs D selected "Transfer to a Safe Account" as her payment purpose, it presented her with dynamic educational story messages relevant to safe account scams and gave her the option to "Agree and make payment", "Cancel payment", "Get advice from agent" or "Read our scam guidance". It says Mrs D selected to continue making the payment, and so the payment was processed in accordance with her instructions.

Although Revolut did advise Mrs D of a scam risk, I don't think it was proportionate to the risk identified. Given the significantly heightened risk that Mrs D may be at risk of financial harm from fraud, Revolut should not have processed the payment until it had satisfied itself that Mrs D was not, in fact, falling victim to a safe account scam and that she had simply selected the option in error. It could not achieve this via the onscreen warning it presented, which instead put the onus on Mrs D to satisfy herself, with further research, that it wasn't a scam, rather than Revolut as the expert advising her of the specific risks.

Revolut also contacted Mrs D on 9 June 2024, via its in-app chat facility, advising her that it believed the transactions she was attempting to make were part of a scam. As part of this chat Mrs D explained that she had set up her Revolut account to buy crypto; that she did not own the account where her money was being deposited and could not gain access to any of it; and that she was told to use Revolut as her bank stopped her transactions. Having reviewed Mrs D's answers Revolut's adviser stated on 10 June 2023 "I would like to inform you that this is a scam, please do not send them any more money and don't make any contact with them further, we will help you with the recovery of your funds".

What kind of warning should Revolut have provided?

Having thought carefully about the risk the first payment, which had been identified as being a "Transfer to a Safe Account", presented, I think a proportionate response to that risk would have been for Revolut to have attempted to establish the circumstances surrounding the payment before allowing it to debit Mrs D's account. I think it should have done this by, for example, directing Mrs D to its in-app chat to discuss the payment further.

If Revolut had provided a warning of the type described, would that have prevented the losses Mrs D suffered from the first payment?

I have thought very carefully about what the likely outcome of proper intervention from Revolut would have been. Some of the evidence I have been presented with provides a somewhat contradictory picture, which has made this a finely balanced decision.

I have been provided with evidence that prior to making payments from Revolut, Mrs D had attempted to make payments from one of her other bank accounts, some of which were blocked and triggered interventions from her bank. Having listened to these intervention calls, I note that Mrs D is not always completely forthcoming with the information she provides, and some of her answers are somewhat evasive and inaccurate.

In one call, Mrs D's bank is trying to establish if she had authorised a particular payment. Mrs D denied making the payment and so her bank cancelled the payment instruction, even though Mrs D had made the payment herself. In another call, Mrs D was asked why she was trying to pay money into her Revolut account, yet despite probing questions from the adviser on possible reasons Mrs D may have for moving her money to Revolut, for example a better interest rate, Mrs D refused to give any explanation. The adviser also asked Mrs D if she was moving her money on the advice of another person, or for any crypto purposes, which Mrs D denied. Given the scammers had advised Mrs D to set up the account with Revolut in order to facilitate the purchase of crypto, I would have expected her to have answered these questions more accurately than she did.

But I have also carefully considered Mrs D's in-app chat with Revolut from 9 June 2023 onwards, when it informed her it had suspicions her payments were related to a scam. Mrs D was very open and honest with Revolut in this chat, answering all its questions accurately, she also shared the entire conversation she had had with the scammers, including the initial advert, which I consider should have left Revolut in no doubt about the scam she had fallen victim to.

I'm aware that on 9 June 2023, Mrs D had her own suspicions that she may have been being scammed, which may have contributed to her openness to Revolut's questions. But it would seem she had concerns from as soon as she was asked to make payments. On 3 June 2023, Mrs D said to the scammers "Why do I have to pay money out though[?] How do I know this is even legit having to pay money is very strange." And these suspicions persisted throughout her conversations with the scammers.

On balance, while it's impossible to know with any degree of certainty how Mrs D would have responded, I think it's more likely than not that had Revolut intervened as I'd have expected it to when Mrs D instructed her first payment, she would most likely have answered the questions in the same way she did on 9 June 2023. She would therefore most likely have revealed sufficient information for Revolut to recognise she was being scammed.

On learning the true purpose of Mrs D's payment I would have expected Revolut to provide Mrs D with a clear warning about job scams, which brought to life what a job scam would have looked and felt like – for example that scammers may offer simple commission based jobs that can be completed from home and are often promoted via social media; that scammers can create fake job platforms that may carry the name or logo of existing reputable companies; and that genuine companies would not ask their employees to transfer funds or crypto as part of a legitimate job opportunity.

I've then considered whether Mrs D would have listened to a scam warning from Revolut and decided not to go ahead with her payments.

Again, I consider this to be a finely balanced issue. Following Revolut's intervention, Mrs D initially stopped making payments towards the scam. There is also evidence that she

challenged the scammer, stating on 16 June 2023 “Scamming people out of there money you should really be ashamed of yourselves”.

But I’m also aware that despite Revolut’s intervention and warning, specifically advising Mrs D not to contact the scammers, Mrs D did in fact make contact with them again and was persuaded to make further payments towards the scam, resulting in a further £13,356.04 loss.

We asked Mrs D why she continued to make payments after Revolut had warned her it was a scam, she said the scammers had told her that this would be the only way she would receive her earnings, she said she was also “at a loss as to what to do and was admittedly naïve and desperate to recover her funds”. I’m mindful that by the time Mrs D contacted the scammers again, Revolut had confirmed that it could not help her to recover her lost funds, and therefore she was desperate to try something, which unfortunately led to her being convinced to make more payments to the scammers.

Had Revolut intervened earlier in the scam, and had it provided more context to the scam risk as I have suggested above, I think it’s more likely it would have resonated with Mrs D. And given her loss to that point was only a few hundred pounds, I think Mrs D was less financially and emotionally invested which would have given her less incentive to make further payments at that point to chase her losses.

On balance, I think it’s most likely that had Revolut intervened in the way I have suggested at the point of the first payment, Mrs D’s losses from 5 to 9 June 2023 would have been prevented. I think it’s therefore fair that Revolut should be held responsible for these losses.

Is it fair and reasonable for Revolut to be held responsible for Mrs D’s losses after it warned her she was being scammed?

While there was a clear causal link between Revolut’s failure to warn Mrs D on 5 June 2023 and her losses up to and including 9 June 2023, I don’t think the same can be said for her later losses.

As set out above, Revolut provided a clear and unequivocal warning on 10 June 2023, telling Mrs D that she was being scammed and that she should stop contacting the scammers. As such, I can’t reasonably say there was a causal link between Revolut’s failure to provide a proportionate scam warning on 5 June 2023 and her losses after 10 June 2023, as she had then been told she was being scammed. It follows that it would therefore not be reasonable to hold Revolut responsible for the later losses, unless I were to conclude Revolut should have intervened again on the later payments, and that further proportionate intervention would most likely have prevented Mrs D’s losses.

I think there was further reason for Revolut to be concerned when Mrs D instructed her payment on 26 June 2023. It was a large payment (more than twice the value of her previous payment) to a new beneficiary, and it was the first time she had made payments from the account since the scam was first uncovered. Revolut as the expert here, ought to have been aware that having already been scammed, Mrs D was vulnerable to being scammed again.

Once again, I think a proportionate response to that risk would have been for Revolut to have attempted to establish the circumstances surrounding the payment before allowing it to debit Mrs D’s account. Again, it could have done this by directing Mrs D to its in-app chat to discuss the payment further.

It would seem most likely Mrs D would again have responded honestly to Revolut's questions and would have provided it with sufficient information to uncover that she was still being scammed (something Revolut should have been specifically on the lookout for given what it already knew about her earlier payments). And so, I would have expected it to provide a clear scam warning, which specifically touched on the risk of follow up/recovery scams – along with emphasising the likelihood of the scammers simply trying to get as much money out of her as possible by promising returns that would never be received. Again, I have carefully considered whether this intervention would ultimately have prevented Mrs D's losses.

I'm mindful that Revolut's intervention on 10 June 2023, initially led Mrs D to stop making payments towards the scam. As such, I think it's most likely the same would have happened on 26 June 2023. But I have had to consider whether this would, most likely, have completely prevented her loss, bearing in mind that Mrs D was later persuaded to make further payments as part of the scam despite Revolut's warning.

While it is finely balanced, overall, I'm persuaded a proportionate warning from Revolut, which provided context to the scam risk and specifically highlighted the risk of follow up scams and that the money she had already transferred could not be recovered, would have been sufficiently impactful to prevent Mrs D making any further payments to the scam. And so, I think it would most likely have prevented Mrs D's subsequent loss. As such, I think it is reasonable to hold Revolut partially responsible for these losses as well.

Were the payments made for what Mrs D believed were legitimate purposes?

Revolut has argued that Mrs D's payments were not made for a legitimate purpose. It argued the premise of the scam was inherently dishonest, as Mrs D was told she would be providing reviews for holidays and experiences she had not gone on. Revolut suggests that companies employing individuals to provide fake reviews may be violating consumer protection and competition laws. It also noted the instruction to buy crypto in order to receive commission is not consistent with standard employment practices and should have caused Mrs D to question what she was doing.

Revolut did not explain what impact it considered this should have on the outcome of Mrs D's complaint. But I think it may be implying Mrs D's payments should not be considered as authorised push payment ('APP') fraud, as defined in the FCA Handbook where there is explicit reference to "legitimate purposes".

But I do not consider the FCA definition of APP fraud to be relevant to the consideration of this complaint and I do not need to make a finding on whether the scam Mrs D fell victim to met that definition. That FCA Handbook defines APP fraud in order to define the scope of eligibility of payers to complain about a payee's PSP. It does not preclude me from considering whether Revolut failed to act fairly and reasonably when it carried out Mrs D's payment instructions.

I am satisfied that Mrs D has lost money due to a scam. And as I have set out in some detail above, I'm satisfied Revolut should fairly and reasonably have made further enquiries before processing Mrs D's payments. If it had, I consider it is more likely than not that the scam would have been exposed and Mrs D's initial losses to the scam would have been prevented. In those circumstances I am satisfied it is fair to hold Revolut responsible for those losses.

Should Mrs D bear any responsibility for her losses?

In considering this point, I've taken into account what the law says about contributory negligence as well as what's fair and reasonable in the circumstances of this complaint. Having done so, I think Mrs D should be held equally responsible for her losses, I will explain why.

When considering whether a consumer has contributed to their own loss, I must consider whether their actions showed a lack of care that goes beyond what we would expect from a reasonable person. I must also be satisfied that the lack of care directly contributed to the individual's losses.

I accept there were some aspects of the scam that were sophisticated and may have appeared on the face of it legitimate. For example, the fact the scammers cloned a well-known travel agency; that the scammers had created a platform where Mrs D was able to complete her tasks; and that there were various individuals involved in the scam, including a customer service department.

But I am also mindful there were various factors that ought to have given Mrs D serious cause for concern. The most crucial of which was the premise that Mrs D was required to pay money in crypto to receive commission for a job reviewing holidays and experiences she had not been on. It's clear that Mrs D recognised this was not usual and questioned the scammer on more than one occasion why she needed to pay money to earn money. Unfortunately, it seems she only sought reassurance from the scammers about her concerns. Had Mrs D sought some independent advice I think it's likely the scam could have come to light sooner than it did, and her losses would have been prevented.

It is also important to highlight Mrs D, was warned by her bank that what she was doing may be a scam. While the warnings weren't sufficiently clear about what the specific scam risks were, or how Mrs D could protect herself, I think given her own concerns Mrs D ought to have taken more care and sought independent advice before making payments towards the scam, which in turn would have prevented her losses.

I have also given careful consideration to the fact that Mrs D ignored Revolut's warning that she was being scammed and not to contact the scammers again, and as a result she suffered an even greater loss. I thought about whether this should reasonably result in more than a 50% deduction, but I have decided it shouldn't.

I consider that by continuing to engage with the scammers, who she strongly suspected of scamming her out of a considerable sum of money, amounts to a very significant lack of care that contributed to Mrs D's overall loss. But I'm also mindful that Revolut was the expert here, and I consider follow up and recovery scams ought to have been well within its contemplation of ongoing risks to Mrs D. And yet, it failed to provide Mrs D with sufficient warnings and information to fully understand the risks to her money, which I'm satisfied contributed to her further loss.

Overall, I think in these circumstances it is fair to hold both parties equally responsible for the loss. As such, I think it is fair and reasonable that Revolut can reduce the compensation that is due to Mrs D by 50%.

Putting things right

I consider Revolut ought to have been able to prevent Mrs D's losses between 5 and 27 June 2023. I understand Mrs D received £135.14 from the scammers. As such, I have calculated her loss to be £29,127.09. Revolut should refund 50% of this amount.

Mrs D's Revolut statement shows that she initially topped up her Revolut account with £1,120 (taking into account all tops up into the account on 5 and 6 June 2023, less a sum transferred back to Mrs D on 6 June 2023). From 7 June 2023 onwards, Mrs D appears to have funded the scam with funds received from a family member. Mrs D has explained these were loaned to her to enable her to make the payments requested, and that she has not repaid this borrowing.

In the circumstances, I consider it would be fair and reasonable for Revolut to pay 8% simple interest on 50% of Mrs D's direct financial loss (£1,120) from the 5 June 2023 (when Mrs D spent the majority of her funds) to the date of settlement. I do not consider it would be appropriate to require Revolut to apply interest to the remaining sum, as Mrs D would not have had the use of the funds but for the scam."

Mrs D accepted my provisional decision. Revolut confirmed it had received my provisional decision and had nothing further to add. It said it would wait for a final decision to proceed accordingly. As such, I am now issuing my final 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.

As neither Mrs D or Revolut have raised any objections to my provisional decision, or presented any new evidence for me to consider, I see no reason to revisit the conclusions I reached. As such, for the reasons set out above, I partially uphold this complaint and direct Revolut to settle the complaint as instructed.

My final decision

For the reasons set out above, I partially uphold this complaint. I direct Revolut Ltd to pay Mrs D £14,563.54, plus 8% simple interest on £560 from 5 June 2023 to the date of settlement.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 19 June 2025.

Lisa De Noronha
Ombudsman