

The complaint

Miss M complains that Revolut Ltd hasn't refunded the money she lost when she fell victim to a scam.

What happened

Miss M was contacted on a mobile messaging service by someone saying they had a job offer for her. Miss M had been applying for jobs online, so this did not seem unusual to her. She was told she would need to complete a set number of 'tasks' a day to earn commission. Miss M agreed to take the job and was provided with some training and added to a group chat with others claiming to do the same work. Miss M says she searched for information about the company she believed she was working for and was satisfied it was legitimate. Unfortunately, and unknown to her at the time, Miss M was dealing with a scammer, there was no legitimate job.

Miss M was encouraged to open an account on the task platform, and to open an account with Revolut to facilitate payments to the platform so she could unlock the tasks. Miss M was initially able to make some withdrawals from the platform, but she was then asked to make increasing large payments – which were to third parties overseas – but was not able to withdraw any more of her 'profit'. Ultimately, when Miss M was told she'd need to deposit around £4,000, and was advised to take out a loan to fund this payment, Miss M realised she was being scammed.

Over the course of four days Miss M made over 20 payments to the scam from her account with Revolut, to various new payees, via debit card and via bank transfer.

Miss M reported the matter to Revolut. Revolut looked into what had happened, but declined to refund any of Miss M's loss. It said that it had taken appropriate steps to intervene in the payments Miss M had made, and had not been able to recover any of her loss. Miss M didn't accept this, so she referred her complaint to our service.

One of our Investigators looked into her complaint. They thought Revolut should have taken steps to intervene further, but they did not consider that any proportionate intervention would have stopped the scam. They said this was because Miss M was following the guidance of the scammer and so was not answering the questions Revolut put to her honestly.

Miss M remained unhappy, so her case has now been referred to me to reach a 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.

Having done so, I've reached the same overall outcome as the investigator, I'll explain why.

It's not disputed that Miss M authorised the payments that are the subject of this complaint. So as per the Payment Service Regulations 2017 (which are the relevant regulations in

place here) that means Miss M is responsible for them. That remains the case even though she was the unfortunate victim of a scam.

Because of this, Miss M is not automatically entitled to a refund. Nonetheless, the regulatory landscape, along with good industry practice, sets out a requirement for account providers to protect their customers from fraud and financial harm. And this includes monitoring accounts to look out for activity that might suggest a customer was at risk of financial harm, intervening in unusual or out of character transactions and trying to prevent customers falling victims to scams.

Taking the above into consideration, I need to decide whether Revolut acted fairly and reasonably in its dealings with Miss M, or whether it should have done more than it did.

In this case, I do consider that the pattern of payments Miss M was making was unusual enough to have merited direct intervention from Revolut. These payments were relatively low in value, but as the scam progressed Miss M began making repeated payments to the same new payees, often with only minutes between payments. This pattern should have rung alarm bells for Revolut. I think that proportionate intervention from Revolut would have been for it to contact Miss M directly, via its in-app chat feature, to ask her some questions about what the payments were for.

And evidently Revolut did have some concerns, it stopped a payment on 29 March 2024 as potentially suspicious and asked Miss M what this payment was for. Miss M stated that it was a payment to 'friends and family' and for 'paying back for something they purchased on my behalf'. She also stated that she had paid this person before, that nobody was telling her how to answer Revolut's questions, and she acknowledged Revolut's warning that if she was being scammed then a fraudster may ask her to hide the real reason for the payments she was making. It appears from the records of Miss M's conversations with the scammer that she asked them about this intervention from Revolut and was told it was normal.

With this in mind, I'm satisfied that any further proportionate intervention from Revolut at any stage of the scam would likely not have stopped Miss M from proceeding with the payments. I say this because the evidence suggests that Miss M was willing to mislead Revolut about what she was doing, and to follow the instructions of the scammer.

And so based on what it was told – and therefore what Miss M would likely have continued to tell it the payments were for – any warning from Revolut would be unlikely to be relevant to Miss M's actual situation and so would be unlikely to have raised a red flag for her.

With this in mind, I don't consider that Revolut missed an opportunity to protect Miss M from this scam or to prevent her loss.

I've also thought about whether Revolut did all it could to try to recover Miss M's funds when she told it of the scam. But I'm satisfied it did all it could given the type of transactions Miss M made.

I'm sorry to disappoint Miss M as I know that she has lost a significant amount of money. But, overall, I'm satisfied that any reasonable, proportionate intervention from Revolut would not have prevented her from making further payments to the scam. It follows that I don't think Revolut is liable for her loss and won't be asking it to refund any of her losses.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 1 May 2025.

Sophie Mitchell
Ombudsman