

The complaint

Miss A complains Revolut Ltd didn't do enough to protect her when she fell victim to a job scam.

What happened

Miss A has an account with Revolut that she opened in late 2022.

Miss A says she was looking for ways to supplement her income throughout 2023 to help support herself and her family. She says she received a message on a well-known messaging app from a woman claiming to be a recruitment manager. She says they asked her if she was interested in an online job that would allow her to earn money working from home. Miss A said she was and says she was contacted a couple of days later by a man who showed her how to earn money and what it involved. Miss A says the opportunity appeared to be genuine and involved performing a series of tasks. She says she was shown how to top-up her account in order to complete tasks and was told that she'd get combination tasks sometimes which were more expensive but would earn her a lot more commission. She says she was also added to a group chat with other people doing the same job. She was, in fact, speaking to scammers.

Miss A says that she'd made a profit at first which she was able to withdraw. She says she then encountered a number of combination tasks and started having to pay increasingly large amounts to top up her account in order to complete her tasks. She says she made payments totalling just over £10,000 between 4 and 7 October 2023 in order to carry on completing tasks. She says at that point she was told she'd have to pay another £12,000 in order to unlock her account and withdraw the profits she'd made. She says that she didn't have any more money at this stage, and this was when she realised she'd been scammed.

Revolut says Miss A got in contact – using its in-app chat service – on 9 October 2023 to say that she'd been scammed. Revolut says that it asked Miss A to provide more information and that this was passed on to one of its investigation teams. Revolut says that it contacted the beneficiary bank to see if it could recover Miss A's money, but it didn't get a response. In other words, it wasn't able to retrieve Miss A's funds. In the meantime, given that some of the payments that had been made were card payments, rather than transfers, Revolut says it raised chargebacks. Revolut says the chargeback claims were rejected as the service – transferring money – had been provided.

Miss A complained to Revolut in December 2023 with the help of a representative saying that it hadn't done enough to protect her and that she wanted a refund. Revolut looked into Miss A's complaint and said that it had stopped a number of her payments and given her appropriate warnings, and that it had done nothing wrong. So, it said it couldn't refund her. Miss A was unhappy with Revolut's response and so complained to us.

One of our investigators looked into Miss A's complaint and said that Revolut ought to have become concerned by the time she'd made three payments – ranging between £2,200 and £2,500 – to the same new payee on the same day. And that Revolut ought to have given her proportionate warnings. Our investigator didn't, however, think that it would have made a

difference had Revolut, for example, asked Miss A why she was making multiple payments to the same payee rather than transferring the funds in one go. That's because our investigator didn't think intervention by Revolut would have exposed the scam since the scammer was advising Miss A what to say and would have told her an answer which would have reassured Revolut. Our investigator also agreed with Revolut that chargebacks wouldn't have helped either. So, they didn't uphold Miss A's complaint.

Miss A's representatives agreed that Revolut should have intervened on the third payment but said that the intervention should have been in the form of a conversation. For example, through the in-app live chat. They also said that there should have been the option to select a job scam saying that these types of scams were prevalent at the time. Miss A's representatives said that Miss A was already uncomfortable and in severe distress at the time as a result of being put in the situation she was. And said that had further intervention happened at the time she might have notified Revolut which would have led to more preventative measures. They asked for Miss A's complaint to be referred to an ombudsman for a decision. Her complaint was, as a result, passed to me.

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.

In this case I'm satisfied that Miss A made eleven payments towards the scam. I'm also satisfied that she attempted a couple of other payments and these failed.

The first six successful payments were all under £100 and are payments that everyone seems to agree didn't require any additional intervention from Revolut.

The final five payments were all made on the same day – in other words, on 7 October 2023. They were for £1,070, £2,400, £2,200, £2,500 and £2,240 and were done at 12:58, 15:05, 15:42, 15:47 and 18:18. I'm satisfied that Revolut paused the first of these payments as it was a payment to a new beneficiary and a payment for over £1,000. Revolut's systems had flagged the payment up as a potential scam. I can see when asked why she was making the transfer that Miss A said she was "paying a family member or friend" and was "buying something from them". Miss A also said that the person she was paying was someone she'd paid before and that they'd provided her with their bank details "face to face". I'm satisfied that these responses were responses the scammer told Miss A to give – and that they were all misleading responses. They made it really difficult for Revolut to uncover the fact that Miss A was being scammed when making that payment.

Miss A's representatives have said that the chat history between Miss A and the scammer – which they've helpfully supplied – shows that Miss A was uncomfortable and in severe distress being put in the situation she was by the time she was making the third payment. And that she might have told Revolut that this was the case had further intervention happened at the time. Miss A's representatives have said that had this happened the scam would have been uncovered.

I've looked at the chat history carefully and I agree that it's clear Miss A was worried at the time she was making the payments she did. She was worried, for example, at how much money she'd already been asked to put in. I can, however, also see that the scammer manipulated Miss A as they chatted saying, for example, that Revolut considers buying cryptocurrency a scam and that warnings were normal. Or that combination tasks were a good thing as they allowed her to earn more money. And I can see the scammer was guiding Miss A step by step so that her payments would go through.

Given what I've just said, I agree with our investigator that even if Revolut had intervened when Miss A made the third payment she made on 7 October 2023 the scam wouldn't have been exposed as Miss A was being advised by the scammer what to say and it's more likely than not that the scammer would have given her an answer that would reassure Revolut that Miss A wasn't making the payment as a result of fraud. I, therefore, also agree that Revolut didn't miss an opportunity to prevent further loss to Miss A.

Miss A's representatives have said that Revolut's warnings should have mentioned job scams as these were quite prevalent at the time. I agree that Revolut's warnings in this case should have been better, and there should have been the option to select or highlight a "job scam". But again, given that the scammer was guiding Miss A through the whole process, I don't think in this particular case this would have made a difference either.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 18 October 2024.

Nicolas Atkinson
Ombudsman