

The complaint

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

What happened

Miss F has an account with Revolut which she says she opened during this scam and at the scammer's suggestion. She has accounts elsewhere too.

Miss F says she was contacted out of the blue on a well-known messaging app asking her if she was interested in a part-time remote working job. She says the idea appealed to her as she was unemployed at the time, so she expressed interest. Miss F says that she was told the job involved completing tasks in order to earn commission, that she was added to a group of people who were doing the same job and that she was shown how the job worked.

Miss F says on her second day working she was told she'd need to top up her account in order to unlock her next task and was told to make a payment of £2,000 towards cryptocurrency in order to do so. She says the same thing happened the following day, and that she needed to pay a further £1,953.93. And five days later she had to pay another £1,501.76. Her account was frozen shortly after this, and ultimately Miss F realised she'd been scammed. She contacted Revolut to say that there had been fraud on her account and also said that her mobile had been taken and her account potentially compromised.

Revolut looked into Miss F's claim and said that it couldn't find any evidence that there had been unauthorised transactions on her account, or anything unusual. Miss F was unhappy with Revolut's response. On 30 November 2023, she complained to Revolut, with the help of a representative, saying that it hadn't done enough to protect her and that it should refund the £3,498.53 she'd lost between 4 and 10 October 2023. Revolut didn't agree, saying that the transactions she'd made totalled £3,455.69, that it had displayed appropriate warnings and that it wasn't able to refund her. Miss F's representatives complained to our service.

One of our investigators looked into Miss F's complaint and said that they didn't think Revolut ought to have been concerned about the two payments Miss F made – totalling £3,455.93 – as they weren't sufficiently unusual. Miss F's representatives disagreed and asked for her complaint to be referred to an ombudsman for a decision. They said that Revolut shouldn't have relied on pop-up warnings and should have probed more. 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.

Miss F's representatives complained to Revolut about three payments, namely a payment of £2,000 on 4 October 2023, a payment of £1,953.93 on 5 October 2023 and a payment of £1,501.76 on 10 October 2023. They also referred to a credit she'd received of £1,957.16 on 5 October 2023. They said that Revolut should have done more to protect Miss F and that

she'd lost £3,498.53 between 4 and 10 October 2023 which it should refund. In its response, Revolut said that Miss F had made two rather than three payments, totalling £3,455.69. In other words, there's a discrepancy in the number of payments and amounts involved.

In this case, I'm satisfied that only two of the three payments Miss F's representatives have mentioned debited Miss F's account – namely the £1,953.93 she paid on 5 October 2023 (including a fee) and the £1,501.76 she paid on 10 October 2023 (also including a fee). I'm satisfied that the £2,000 payment on 4 October 2023 didn't leave Miss F's account – she simply converted £2,000 into cryptocurrency and then attempted to withdraw but was unable to do so – and that the credit relates to that failed payment. In other words, I agree with Revolut and our investigator that this complaint is about two payments – one for £1,953.93 on 5 October 2023 and another for £1,501.76 on 10 October 2023.

I'm satisfied that Revolut flagged both payments – because they were to new beneficiaries – and asked Miss F about the purpose of the payments. I agree with our investigator that it wouldn't be fair to expect Revolut to do more based on the answers Miss F gave. I don't, for example, agree with Miss F's representatives that Revolut should have provided a better automated warning or a tailored warning highlighting the key features of a cryptocurrency scam – which might not have helped in any event as Miss F was falling victim to a job scam – or that human intervention was needed. I say that because the two payments in question were both under £3,000 – and substantially so – and five days apart too. So Revolut's response was proportionate to any concerns it might have. I appreciate that Miss F has lost money here and has been the victim of a cruel scam, and that this decision will come as a disappointment.

My final decision

My final decision is that this isn't a complaint that I can uphold.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss F to accept or reject my decision before 12 February 2025.

Nicolas Atkinson
Ombudsman