

The complaint

Mr S complains that Revolut Ltd hasn't refunded transactions made on his account due to a safe account scam.

What happened

In February 2024, Mr S saw an unrecognised payment attempt on his Revolut account and then he received a call about this fraud. He said he looked up the number he was being called from and it matched one for Revolut. He was persuaded he needed to agree to payments being made from his account in order to secure his funds and ultimately protect them. The scam unravelled when Mr S's Revolut account had been cleared and the caller asked him if he banked with anyone else.

Mr S contacted Revolut about the scam. Two payments did get refunded to Mr S, but it wasn't able to recover any other funds. Mr S complained and asked for a full refund, but Revolut didn't agree to this.

Mr S came to our Service and our Investigator partially upheld the complaint. She thought it was fair Revolut had treated all the payments as authorised, but said that Revolut ought to have intervened on the third payment attempted (second successful payment). She asked it to refund Mr S from this point, but reduced the compensation by 50% for Mr S's contributory negligence. Revolut agreed to pay this, but Mr S asked for an Ombudsman to reconsider the amount he was being refunded.

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.

At this point in time Revolut has accepted the outcome reached and agreed to pay Mr S 50% of his loss from and including the second successful payment. Mr S agrees Revolut should've frozen his account earlier, as our Investigator set out. But he has explained that this was a very sophisticated scam and the registering of ApplePay on a new device before his account was emptied should've been concerning. So he has asked for a decision and argued that Revolut should cover a greater share of the loss incurred than the 50% it has agreed to.

I have considered what Mr S has said, but I'm persuaded the outcome reached by our Investigator is fair in the circumstances set out. And so Revolut can't fairly be held liable for more than it's already agreed to pay and Mr S should share liability. I'll explain why.

Mr S's card was added to the scammer's device due to Mr S sharing a code he received from Revolut by text. Mr S doesn't recall sharing this code, but it was needed for ApplePay to be set up and we have no point of compromise for this code, or Mr S's mobile phone at this early stage. And considering what else happened, with Mr S saying he'd verified the caller and acknowledging he made later payments, I am persuaded Mr S shared it due to being tricked by the scammer. This code was sent within a text message which said "*No one*

from Revolut will ever ask you for this code". I accept Mr S believed it was Revolut calling him, but he shared the code with the caller despite the content of this message.

Revolut blocked Mr S's card when the first payment was attempted. But he then unblocked his card, which is what allowed the further payments to all go through. I understand he did this on the instructions of the scammer and to protect his account, but had he left his card blocked, his funds would have been safe. So Revolut did take protective action before any loss occurred, but Mr S's actions are what then reinstated the use of the card.

When Mr S was completing the final step to unblock his card, there was also a warning message that appeared. This said *"Beware of Scammers If someone is calling you claiming to be from Revolut and telling you to do this, cease all contact and terminate the card."* So for a second time, before any loss had occurred, Mr S was being told the caller likely wasn't genuine and yet he continued to follow their instructions.

As above, Mr S had to log in to his Revolut app and say it was him making the payment as part of the steps of unblocking the card – which I'm satisfied he did. And then after this, a payment for the exact same amount, to the same merchant was made. I can't say this second attempt ought to have concerned Revolut, as Mr S had just told them this was him making this payment with his card. You would expect someone to then reattempt the exact same payment if it was genuine and that's what happened.

Both Revolut and our Investigator then agreed the next payment ought to have prompted more action from Revolut, which should've unravelled the scam. But as our Investigator set out, I think Mr S's actions above mean he should share liability from the second successful payment and so Revolut is only required to refund him 50% of the outstanding loss. I recognise Mr S has been the victim of a cruel scam, but I am satisfied that his actions also contributed to his losses here and so liability is fairly shared.

Putting things right

Revolut Ltd should:

- Refund Mr S 50% of the outstanding loss incurred from, and including, the payment of £4,801.99 to World Remit
- Pay 8% simple interest per annum on this refund, calculated from the date of the payments to the date of settlement

My final decision

For the reasons set out above, I partially uphold Mr S's complaint and direct Revolut Ltd to refund him in the way I've outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 26 August 2025.

Amy Osborne
Ombudsman