

The complaint

Mr G complains that Revolut has declined to return money he says has been taken by scammers.

What happened

Mr G says that in February 2024 he received a call from someone impersonating his broadband supplier, and that he was told he would receive a payment of over £600 for the underperformance of his router.

The scammer asked Mr G to download remote access software to his mobile phone so they could check his broadband speeds, which he did.

Mr G was persuaded to open his banking app with another provider (H) and recalls being asked to enter “499” to *“test whether an amount below a certain number could be withdrawn from the account”*. He says he didn’t realise a payment could be made and this must have happened when he was asked to put his phone in another room.

Mr G was also persuaded to download the Revolut app and open an account with it for the purpose of receiving a payment from his broadband supplier. He says they used remote access, but he recalls following their directions, providing selfies and the documentation needed to open the account.

Mr G says when he checked his phone, he saw £499 had left this account with H. He initially complained that Revolut shouldn’t have allowed a scammer to open an account with it and take £499 from his account with H.

Revolut says that the £499 Mr G is referring to was credited to his own (newly opened) Revolut account. A card payment for £399 was then made from Mr G’s Revolut account to a money transfer service. Revolut say the remaining balance of £100 is available and that H would need to request this back for it to return this amount.

When the complaint was brought to our service the investigator didn’t uphold it – in summary they concluded that Revolut didn’t need to provide Mr G with a refund on the basis that his recollection of events didn’t explain how a third party could have made an unauthorised payment on his Revolut account.

As Mr G didn’t accept this outcome, the matter was passed to me for consideration by an ombudsman. I issued my provisional decision on 1 August 2024 – here I explained why I didn’t intend on upholding the complaint. In summary I explained that the evidence indicated that Mr G had access his Revolut card details and approved the payment of £399 from his account as this couldn’t have been done remotely.

Mr G didn’t agree, he said he didn’t have access to the Revolut account when it was being set up by the scammers and that he would need help to access the £100 that remained in his Revolut account. Mr G also shared an article about remote access scams from November 2020.

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.

For clarity, I'm not making a finding here on whether the payment from Mr G's account with H to Revolut was authorised. I am only considering whether Revolut has acted fairly in relation to Mr G's request for a refund and his concerns about his account with Revolut.

Mr G initially raised concerns about Revolut allowing a scammer to open an account and take money from his account with H. However, he's also confirmed that he knew an account was being opened in his name with Revolut and that he was actively involved in this by following their directions to open the account and providing live selfies / passport documentation to verify himself, so he is a customer of Revolut's.

Revolut has told our service that in February 2024, it wouldn't have been possible for someone with remote access to a mobile device to have been able to see or complete the onboarding process via its app i.e. registering and opening an account with Revolut.

I appreciate Mr G was on the phone to the scammers for a long period of time and that he may have been coached into following their directions. But on the evidence available I'm persuaded that Mr G opened his account with Revolut. I haven't seen any information to suggest Revolut made an error in following its normal process in opening the account.

I've explained that I'm not making a finding here as to whether the £499 payment into Mr G's Revolut account was authorised as that is a matter between Mr G and H. In relation to Revolut's role in that payment, it correctly credited the funds to Mr G's Revolut account.

However, I have considered whether the payment of £399 from Mr G's Revolut account was authorised (as part of considering whether this should be refunded to Mr G). Having done so, I think Revolut has acted fairly in treating this payment as authorised for the following reasons:

- Mr G says he didn't share his card information with the scammers. But Revolut has told us that in February 2024 it wouldn't have been possible for a third party to see Mr G's card details in the app using remote access – rather this would have appeared blank. So, it's unclear how a third party could have obtained Mr G's Revolut card details.
- The card payment was verified using 3DS – Revolut has shown that the payment was confirmed in Mr G's app on his mobile device. Again, Revolut has explained that this screen would have appeared blank had there been active remote access on Mr G's device at the time.
- Mr G used a live selfie to verify himself and doesn't dispute downloading the Revolut app. This device was then used to approve the payment. So, the evidence supports Mr G approving this payment himself on his device.
- £100 remains in the Revolut account and it's unclear why a scammer wouldn't have attempted to utilise the available funds.

I appreciate that Mr G says he didn't have access to the Revolut account when it was set up but I've explained why I think, on balance, that he did.

I understand that Mr G has now removed remote access from his device. Mr G says he is

not “tech savvy” and will need help to access the £100 that remains in his account. I’m not aware of a reason Mr G would not be able to re-download the Revolut app and log in, as he has done previously when reporting the scam. But if he needs technical support to transfer the £100 to another of his accounts this would be something he can contact Revolut directly about as it relates to day-to-day customer support. It would then be his choice to delete the Revolut app again should he wish to.

I note Mr G has provided a news article about remote access scams, for clarity it isn’t in dispute that scams involving remote access do exist. But I’ve considered the specific circumstances of Mr G’s complaint and for the reasons given, I don’t think Revolut has acted unfairly.

My final decision

My final decision is that I don’t uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr G to accept or reject my decision before 27 September 2024.

Stephanie Mitchell
Ombudsman