

The complaint

Miss C complains Revolut Ltd didn't do enough to protect her when she fell victim to a romance scam. She's complained with the help of a representative.

What happened

Miss C has an account with a business who I'll refer to as "H" throughout the rest of this decision. She also has an account with Revolut and another business who I'll refer to as "W" throughout the rest of this decision. Miss C says she opened her accounts with Revolut and W at the scammer's suggestion.

Miss C says she received a friend request on a well-known social media app from the scammer on 1 December 2023. She says the scammer appeared to have lots of followers, and lots of photos suggesting that they were well off. She says she accepted their friend request, that they began talking and that their conversations became more and more romantic. She says they tricked her into undressing, amongst other things. She says that they subsequently told her – and showed her – that they'd videoed everything and threatened to send the videos to Miss C's friends and family if she didn't pay him money. Miss C says they tricked her into sending around £100,000 – £70,000 of which she sent via her account with Revolut – which she funded from her account with "H". The payments to the scammer were sent between 13 and 18 December 2023.

Miss C says she stopped sending money to the scammer when she had none left and that she reported the matter to the police, Revolut and W. Miss C asked for her money back.

Revolut looked into Miss C's case and said that it had given her several warnings when she'd been sending payments but she went ahead nevertheless. Revolut also said that it had attempted to recover Miss C's money but no funds remained. In short, Revolut said that it wasn't going to be able to refund Miss C.

Miss C was unhappy with Revolut's response and complained to our service. They also complained about W's response as they were unhappy with that too.

Miss C has since said that Revolut has recovered approximately £6,000 but has frozen her account. That will need to be raised as a separate complaint.

One of our investigators looked into Miss C's complaints and said that there wasn't more Revolut could have done because she wasn't truthful in her answers when Revolut stopped her payments. So, they didn't agree Revolut should refund any money.

Miss C's representatives didn't agree with our investigator's recommendations saying that in app warnings aren't effective and that Revolut should have done more. They said, for example, that H had given much better warnings. They ultimately asked for her complaints to be referred to an ombudsman for a decision. Her complaints were, 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 C's representatives have said that they're complaining about a romance scam. Typically, these involve a scammer taking advantage of a relationship to get their victim to send them money, often for emotive reasons, for example, a sick relative. The victim sends money because they believe the relationship is genuine and they want to help because they have feelings for the scammer. In cases like this, banks can help "break the spell" when a victim is sending money by warning them what scammers do, and how to spot scams. Those warnings sometimes, but not always, help the victim realise they're being scammed. In other words, help the victim realise that the person they're talking to doesn't have genuine feelings for them and that they're simply trying to trick them into sending money. Miss C case is different. I'll explain why, and the implications too.

Miss C's representatives have told us that the scammer in this case had videos of Miss C that they threatened to send to their friends and family unless she paid them money. They've also told us that the scammer proved they had videos of Miss C and that she paid the money she did so that the scammer wouldn't send the videos on. In other words, Miss C knew she was dealing with a dishonest person when she was making the payments. Or, to put it another way, Miss C knew that she was dealing with an extortionist. She didn't need the bank to tell her that. There was no "spell" to be broken. It's also clear that she wanted to avoid the videos being published at all costs. In the circumstances, I agree with our investigator that Miss C wouldn't have told Revolut what was going on even if it had asked more questions as she wouldn't have wanted to do anything that might have led to the videos being published. Because her funds were likely moved on immediately, that means I agree there wasn't anything more that Revolut could have been expected to do in this case. For the reasons I've just given, it wouldn't be fair to hold Revolut liable for any losses.

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 C to accept or reject my decision before 21 May 2025.

Nicolas Atkinson
Ombudsman