

The complaint

Miss T is unhappy that Revolut Ltd won't reimburse money she lost to a scam.

Miss T has brought her complaint with the assistance of a professional representative. But for ease I'll refer to all their submissions as being from Miss T.

What happened

Miss T says that in 2018 she met a man ('C') at work and they had a brief relationship. In 2023 they met up again. Their relationship rekindled and by early 2024 they were planning to buy a house together. In April 2024 Miss T accepted C's marriage proposal.

Miss T says C told her that he could raise a loan in his country of birth secured on his existing properties. He sent Miss T details of a suitable property in the UK and said he'd need to raise £40,000 for the deposit. Miss T said she had money which she could send to him for the deposit.

From her existing Revolut account, Miss T made payments to C of £52,220. She sent an initial payment of £40 to C on 2 March 2024. On 19 March 2024 she sent C a further £2,000, on 26 March 2024 she sent two payments of £20,000 respectively for the loan deposit and a single payment of £180 and then on 28 March 2024 she made a single payment of £10,000 (having been told this was to pay the person arranging the loan).

Miss T also received payments from C totalling £490 in March 2024 as follows: £90 (2 March 2024); £300 (25 March 2024); and £100 (26 March 2024).

After she'd made the payments Miss T had difficulty contacting C. Although she had some limited contact with him, the nature of his messages (which became threatening) made her realise she'd fallen victim to a cruel scam. She reported the scam to Revolut on 30 March 2024.

Revolut said it would attempt to recover money from C but by mid-April 2024 said it was unable to recover any money. But in the meantime, on 5 April 2024 an amount of £8,257.41 from C was credited to Miss T's Revolut account.

Miss T complained to Revolut, explaining why she was vulnerable at the time she made the payments but it did not uphold her complaint. Revolut said it had given her a warning when she set up the first payment to C. As she acknowledged this warning she was able to continue. She had authorised the payments so it was not liable for them. Revolut said it had treated her fairly when it tried to recover her money but it had been unsuccessful. It sympathised that she was left in a 'vulnerable position' and referred her to victim support.

Miss T didn't agree and brought her complaint to us. She said that given the large and unusual payments made in quick succession to a new payee, Revolut should have intervened. She also raised her vulnerable position at the time of the loss. She wanted Revolut to refund her net financial loss of just over £43,500.

Our Investigator thought that Revolut should reasonably have identified that Miss T was at risk of financial harm from fraud and done more to establish the circumstances surrounding the payments. But even if it had done so, our Investigator thought it likely based on the evidence that she would have gone ahead. Unlike many romance scams, Miss T had met C and was in a relationship with him, and she was sending money to him for a house deposit. So our Investigator thought it unlikely additional questioning by Revolut would have made a difference as Miss T would likely have gone ahead with the payments. Our Investigator thought Revolut had done what it reasonably could to recover the money.

Miss T didn't agree and asked for an Ombudsman's review. In summary, she said:

- She restated her point that the payments to C were large and unusual transactions, took place in quick succession and were out of character for her account. Revolut gave only one warning about whether she knew and trusted C, when she made the initial, smaller transaction. The subsequent payment was ten times larger and Revolut should have contacted her by email or phone to ask her about that and the other large payments. It didn't do so nor did it confirm the transactions by email as it usually did.
- She didn't realise scammers often ask their victims to make smaller initial payments, because subsequent larger payments are less likely to be checked. She was also rushed into making more payments, which again is typical scammer behaviour. C transferred the payment from his account with R to an account abroad, which is also suspicious. Revolut would have known this and should have warned her and protected her.
- At the time the scam occurred she was in a very vulnerable position, which she's described in her complaint.

Before I made our decision, I asked our Investigator to check with Miss T whether she had told Revolut about her vulnerable circumstances before she'd sent the disputed payments to C. In summary, she explained that she'd told Revolut when she realised she'd been scammed but said that Revolut could have done more to recover her money from C.

Our Investigator noted that Miss T had told Revolut about her vulnerability when reporting the scam. He also explained to Miss T that the amount of £8,257.41 was credited to her account on 5 April 2024 as a result of Revolut's recovery action.

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.

It isn't in dispute that Miss T authorised the transactions in question. She is therefore presumed liable for the loss in the first instance. However, Revolut is aware, taking longstanding regulatory expectations and requirements into account, and what I consider to be good industry practice at the time, that it should have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

Revolut says it gave Miss T the following warning when she set up a payment to C (who was a new payee) which said:

“Do you know and trust this payee? If you’re unsure, don’t pay them, as we may not be able to help you get your money back. Remember, fraudsters can impersonate others, and we will never ask you to make a payment.”

Revolut did not give Miss T any other warnings when she made the payments. Following the £2,000 payment, Miss T made two payments to C of £20,000 on the same day in quick succession and an additional payment of £10,000 two days later. Like our Investigator, I think the pattern of payments should have alerted Revolut that Miss T might have been at risk of financial harm from fraud and it should have done more to establish the circumstances surrounding the payments. I say this as the payments were large, made in quick succession to a single payee and I consider they were out of character for the usual operation of Miss T’s account.

However, even if Revolut had done this, and asked Miss T open and probing questions, I’m satisfied that Miss T would still have wanted to go ahead with the payments. I say this because Miss T was in what she believed to be a committed relationship with a man who she was intending to buy a house with and to marry. Her reason for sending the money in this context would not have appeared implausible to the extent that Revolut should reasonably have blocked the payments.

Miss T didn’t have any suspicions about C at the time she made the payments. I’ve read her exchange of messages with C and he’d sent her details of the house they planned to buy and a screenshot of messages he said were with the person who was arranging the loan secured on C’s overseas properties.

As our Investigator said, any warnings about romance scams will typically describe a relationship with someone who the victim has met online and has not met in person, and that wasn’t the case for Miss T. While there was an element of urgency around the payments, the reasons C gave her for this were not obviously implausible.

Miss T’s conversation with C recognises that she herself thought that Revolut might block her payments, and she suggested to C that she might send the money in four amounts of £10,000. When C said to send the money all together she said she was sure Revolut would block her account. I think it’s likely she’d have gone ahead with the payments even if Revolut had intervened and asked her questions about her reasons for sending the money to C.

I’ve noted Miss T’s comment that Revolut did not send her an email confirmation of the disputed payments. But as Miss T doesn’t dispute she made the payments, I don’t think any failure to confirm the payments has, of itself, caused her any loss.

I’ve carefully considered all that Miss T has told us about her circumstances at the time she sent the money to C. I’ve been very sorry to learn of her vulnerable position and of the impact C’s actions have had on her life.

Miss T says she had not reported her vulnerability to Revolut before she made the payments. She did so when she reported the scam, but sadly the loss had already been suffered at that point. I don’t consider Revolut was aware of Miss T’s vulnerability such that it should have taken additional steps (beyond those I’ve described) to protect her at the time she made the payments to C. I’ve explained why I think it’s likely she would have gone ahead with the payments even if Revolut had intervened.

Recovery

Miss T says Revolut should have done more when she reported the scam to it.

But I'm satisfied that Revolut did what it could to recover Miss T's money as soon as it was aware of the fraud. It was able to recover £8,257.41 which it arranged to credit to Miss T's Revolut account on 5 April 2024. I've reviewed the steps Revolut took after Miss T reported the scam and I don't think Revolut could have reasonably recovered any additional amount.

My final decision

For the reasons I've explained, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss T to accept or reject my decision before 2 September 2025.

Amanda Maycock
Ombudsman