

The complaint

Mrs G is unhappy that Revolut Ltd haven't refunded money she lost as a result of a scam.

Mrs G is being represented by solicitors but, for ease of reading, I'll only refer to Mrs G in the decision.

What happened

The detailed background to this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

Around late March 2024 Mrs G was looking for work online and received a message from who she thought was a well-known recruiter (scammer). Mrs G was told that there was an opportunity that involved reviewing hotels. Mrs G said she was interested and was told how to complete tasks in order to earn commission. Mrs G was told to open an account with another Electronic Money Institute – I'll refer to here as 'E' and with Revolut. She then made payments from another account she held with a firm - I'll refer to here as 'H' – to her Revolut account. She then made a variety of faster payments over three days – totalling around £5,400 from her Revolut account to third parties as per the scammer's instructions.

After being asked to provide further funds to complete more tasks, Mrs G realised she had been scammed. So, she raised a claim to Revolut. Revolut reviewed the claim but said it wouldn't be offering Mrs G a refund as it hadn't done anything wrong. Unhappy with that response Mrs G brought her complaint to this service.

Our Investigator didn't think the complaint should be upheld. She said that Revolut should've intervened in the payments here and asked Mrs G some probing questions. But she didn't think that would've made a difference here because Mrs G had spoken to other payment institutions who she held accounts with and made payments from towards this scam. Having done so, she said that Mrs G failed to provide accurate answers due to being coached on what to say by the scammers.

Mrs G disagreed and asked for an Ombudsman's review. She said that if Revolut had intervened she would've provided accurate answers and listened to any warnings she was given.

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.

Having done so, I've reached the same conclusion as our investigator. And for largely the same reasons. I'm sorry to hear that Mrs G has been the victim of a cruel scam. I know she feels strongly about this complaint, and this will come as a disappointment to her, so I'll explain why.

I've read and considered the whole file. But I'll concentrate my comments on what I think is relevant. If I don't mention any specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome.

Where the evidence is incomplete, inconclusive, or contradictory (as it is here), I have to make my decision on the balance of probabilities – that is, what I consider is more likely than not to have happened in the light of the available evidence and the wider surrounding circumstances.

Mrs G has raised a previous decision to support her complaint here. I'm not going to comment on the specifics of other cases here. My role is to consider the circumstances of this complaint.

It is common ground that Mrs G authorised the scam payments totalling around £5,400. I accept that these were authorised payments even though Mrs G was the victim of a scam. So, although it wasn't her intention to pay money to the scammers, under the Payment Services Regulations 2017 (PSRs) and the terms of her account, Mrs G is presumed liable for the loss in the first instance.

However, taking into account the law, regulatory rules and guidance, relevant codes of practice and good industry practice, there are circumstances where it might be appropriate for Revolut to take additional steps or make additional checks before processing a payment in order to help protect customers from the possibility of financial harm from fraud.

Revolut's first obligation is to follow the instructions that Mrs G provides. But if those instructions are sufficiently unusual or uncharacteristic for the account, I'd expect Revolut to intervene and to ask their customer more about the intended transaction before processing it. I'd also expect Revolut to provide suitable warnings about common scams to help their customers make an informed decision as to whether to continue with the payment. There might also be cases where it's appropriate for Revolut to refuse to follow the instruction if there are good grounds to believe it is being made as a result of a fraud or scam.

I've considered whether Revolut could've done more here and whether this would've more than likely uncovered the scam. Having done so, I'm not persuaded Revolut taking any further action would've more than likely uncovered the scam here.

Revolut didn't stop any of the payments so it could ask Mrs G for a payment reason and why she was making them. It provided a generic warning when Mrs G was setting up a new payment to a new beneficiary, but no further interventions took place. I agree with our Investigator that Revolut should've done more here to step in and ask Mrs G why she was making the payments. But like our Investigator I don't think it would've made a difference here. I'll explain why below.

Because Revolut didn't intervene here, I need to consider how I think Mrs G most likely would've responded to any of Revolut's questions. I can see from the chats that the scammer said the following to Mrs G after she set up her account with E;

"Since this is the first time you are using... transfers you may get a questionnaire for Security purpose. So please, don't get worried and confused. I will guide you to answer it and then you won't get any questionnaires in the future."

The scammer was then asking for screenshots of the conversations Mrs G was having with E about the attempted payment. At the time Mrs G told E that she was paying for 'goods and services' (despite having the option to select a payment reason of 'Paying to earn money

online') and was then provided with warnings. But E then went further. The account was then restricted and closed with E telling Mrs G that it was highly likely she was being scammed. I've seen that the scammer was reassuring Mrs G about this at the time. And despite the warnings and the fact E told her quite clearly she was being scammed, Mrs G continued to rely on the guidance of the scammer.

The scammer then told her to open the account with Revolut after not being able to send any money from E. And I note that when Mrs G did encounter problems and delays with moving money between her accounts she would reach out to the scammer and was happy to provide screenshots of the issues she was facing.

I've noted that when Mrs G moved money from H to Revolut to help fund the scam she was asked for a payment reason by H. She told H that she was sending money to 'friends and family'. And she was provided warnings about scammers impersonating friends and family before the money was then released.

The above persuades me that had Revolut intervened and asked Mrs G some probing questions to narrow down why she was making the payments, she wouldn't have provided accurate answers to Revolut's questions. Which in turn wouldn't have enabled Revolut to provide accurate warnings. I'm satisfied that Mrs G would've told Revolut that she was either paying for goods and services or sending money to friends and family. Which would've led Revolut to provide warnings to Mrs G about scams involving those payment reasons. Those wouldn't have resonated with Mrs G at the time because that wasn't the nature of the scam she fell victim to. And even when E did tell Mrs G she was likely being scammed, she still continued to set up a new account with Revolut so she could send money to the scammers.

As a result of the above, I'm not satisfied that any further intervention from Revolut would've made a difference here.

Recovery

I note that Mrs G sent payments to five different beneficiaries here. When the complaint was made to Revolut it was only made aware of payments to two beneficiaries. One of those was a push-to-card payment which wasn't reasonably recoverable here. Revolut contacted the other beneficiary, but the money had already left the account by the time the scam was raised.

For the remaining beneficiaries these were also push-to-card payments so there was no realistic prospect of recovery. And because of the time that has passed the chances of recovering those payments are extremely unlikely.

I appreciate this will come as a disappointment to Mrs G, and I'm sorry to hear that she has been the victim of a cruel scam. As a result, I'm not persuaded that Revolut can fairly or reasonably be held liable for her loss in these circumstances.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs G to accept or reject my decision before 9 July 2025.

Mark Dobson
Ombudsman

