

The complaint

Miss A complains that Revolut Ltd didn't do enough to prevent her losing money to a scam.

Miss A has used a representative when bringing her complaint. But, for ease of reading, I'll mostly just refer to Miss A herself, where I also mean the representative.

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. In 2023 Miss A says she was the victim of a scam. She was approached about an 'employment opportunity'. She says she had to complete online tasks to receive commission following purchasing items online to generate 'traffic'. Miss A says she was shown how to purchase and send cryptocurrency as a part of the scam. Miss A's letter of complaint says she made the following payments from her Revolut account which were later lost to the scam:

Payment Number	Date	Payee / Merchant	Amount	Type of Payment
1	5 October 2023	'A'	£25.56	Push payment
2	6 October 2023	'A'	£10.36	Push payment
3	6 October 2023	Miss A	£213.25	Push payment
4	7 October 2023	Miss A	£136	Push payment
5	7 October 2023	'V'	£208.19	Push payment
6	7 October 2023	'C'	£2,490.83	Push payment
7	7 October 2023	Miss A	£87.80	Push payment
8	7 October 2023	Miss A	£8,227	Push payment
9	8 October 2023	'S'	£4,572.90	Card Payment
10	8 October 2023	Miss A	£4,175.83	Push Payment

Our Investigator considered the complaint but didn't recommend it should be upheld. She described some of the warnings Revolut had given at the time and concluded that they were a proportionate response. She also didn't think Revolut were responsible for no funds being recovered once they were notified of the problem. Miss A didn't accept this outcome and asked for an Ombudsman to review her complaint. In April 2025 I issued a provisional decision in which I said:

"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 overall outcome as our Investigator. But as my reasons are different, I'm issuing this provisional decision to give both sides a further opportunity to comment before my decision is finalised.

Revolut's first duty is to promptly follow the payment instructions provided by their customers like Miss A. But they are also required to do what they can to protect their customers from

fraud and scams. So clearly there is a balance to be struck between stopping and checking payments and allowing customers free access to their funds.

Revolut asked some questions of Miss A in relation to payment six to 'C'. And Miss A told them it was for the purchase of goods from an online retailer. But Miss A also answered "No" to the question "Do you know the seller is legitimate?" and as a result of this she was directed into a chat with a Revolut agent. In this chat Miss A disclosed that she was attempting to buy cryptocurrency through a particular exchange. The agent didn't ask questions or provide further warnings about cryptocurrency scams. And whilst I acknowledge that cryptocurrency is an increasingly popular investment choice, by late 2023, I would've expected Revolut to have identified that it was an additional risk factor in the payment Miss A was instructing (due to its common involvement in scams). And I'd have expected them to have asked further questions to enable them to provide specific warnings to Miss A.

But even if they'd done so, I'm not persuaded that this would've made a difference. The chat history between Miss A and the scammer includes that she was directed not to tell her banks the true purpose of her payments as it would likely result in "annoying investigations... for a long time." Miss A also provided various different reasons for many of her payments to Revolut (and others at the time of the scam) which weren't that she was making payments as part of an online 'job opportunity'. This shows a willingness to mislead her banks as to what was really going on. So I don't think Miss A would've disclosed that she was paying to make money from an online job or similar. And it's more likely than not that any warnings about cryptocurrency investments, wouldn't have resonated as that wasn't what Miss A believed was happening. There is evidence that Miss A was questioned by another bank 'B' when moving money into Revolut as part of the same overall scam and during those calls she likewise didn't share the full details of why she was moving the money at that time.

So overall, even though I think Revolut should've done more when Miss A disclosed that this payment was intended to purchase cryptocurrency, I don't think this would've made a material difference or that she would've ended up in a meaningfully different position as a result.

And the same applies in relation to any intervention that could reasonably have been expected in relation to the other payments Miss A made from her Revolut account. She was at times asked to confirm she was answering truthfully and that she hadn't been guided as to what to say. But the weight of the evidence supports that she did mislead Revolut as to the true purpose of her payments. And whilst Revolut should know that people are sometimes coached by scammers, in the circumstances of this complaint, I'm not persuaded this is something they reasonably could've ascertained at the time without Miss A's co-operation. For example, payment eight would've appeared as going to Miss A's own account with 'W' and this is something she confirmed to them at the time. And as I don't think any reasonable level of intervention from Revolut would've made a difference here, I can't fairly require them to do more on that basis.

Miss A has said that she doesn't think it's reasonable that Revolut didn't call her. She thinks had a call taken place, this would've been more impactful and would've prevented the scam. Whilst I understand the point Miss A is making, it is primarily a decision for Revolut as to how they decide to communicate with their customers. And in the circumstances specific to this complaint, I don't think it was unreasonable for Revolut not to have called. And even if they had done so, the evidence of the calls between Miss A and B still supports that she wouldn't have shared the true reasons for her payments at the time.

For completeness, given all Miss A's payments ended up in cryptocurrency, I'm not persuaded there would've been much Revolut could've done to assist in recovery once aware of the scam. So I don't think there were any material failings on that basis. Miss A has

also said that she was vulnerable at the time of the scam, having recently lost her job. I can't see that this is something Revolut were aware of at the relevant time, so even if Miss A were vulnerable on that basis, I don't think this is something Revolut reasonably should've known. I'm of course sorry to hear Miss A has been a victim of a scam in the way in which she's described. But as I don't think Revolut are responsible for any of her outstanding losses, I'm not intending to tell them to do more to resolve this complaint."

Miss A provided a response to my provisional decision which I'll address below. Revolut didn't respond.

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 A acknowledged that she wasn't entirely truthful when answering questions about the payments she was making. But she highlights that when she was truthful (presumably when telling Revolut she was buying cryptocurrency), she didn't receive the advice she should have. She believes that had this happened, the scam would've been stopped. She also thinks that Revolut should have picked up on being told different reasons for the payments and also done more in that regard. Miss A suggested Revolut should refund her with 50% of her loss from payment six onwards.

I've carefully considered what Miss A has said, but I'm not persuaded to deviate from the outcome explained in my provisional decision for largely the reasons I've already set out. I accept that this is a case where Revolut should have done more than they did. But I don't think this would've made a difference to the position Miss A finds herself in. As I've said above, I'd don't think Miss A would have disclosed what was really happening or that any warnings that reasonably could've been expected from Revolut (about any of her payments) would've been impactful. I'm placing more weight on what did happen in the interactions between Miss A and Revolut or B, than on what Miss A now says would have happened. So whilst I'm sorry Miss A remains at a loss, as I don't think this is something Revolut are responsible for, I'm not going to require them to do more to resolve this complaint.

My final decision

For the reasons outlined above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 9 June 2025.

Richard Annandale
Ombudsman