

## **The complaint**

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

## **What happened**

The detailed background to this complaint is well known to both parties. So, I'll only provide an overview of some of the key events here. In March 2024 Mr A was the victim of a 'job scam'. He was contacted by someone offering an employment opportunity. Mr A was required to complete tasks online, primarily involving leaving reviews. As a result of this he was told he'd be paid commission, but he also had to make payments before he could receive his returns. As a result of the scam Mr A sent around £24,000 from his Revolut account to the account details he'd been provided with. Mr A says he received some modest returns into his account which helped to convince him this was genuine.

But when the amounts being requested to release funds kept increasing, Mr A says he realised he'd been scammed and he reported this to Revolut. Revolut said they were unable to provide any redress and Mr A complained. When Revolut maintained their position, the complaint was referred to our service and one of our Investigators didn't recommend it should be upheld. Mr A disagreed and asked for an Ombudsman to review his complaint.

## **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 overall outcome as our Investigator and for similar reasons. I know this will be disappointing for Mr A, so I'll explain why.

Firstly, I accept that Mr A has been the victim of a scam. But that, in and of itself, isn't a basis upon which I could fairly require Revolut to provide a refund of his lost funds. I'd need to be persuaded that Revolut made an error, and but for that error Mr A wouldn't have suffered the losses he has.

Mr A accepts making the payments to the scammer (albeit he was tricked as to the true nature of them). So the starting point is that he is usually responsible for payments he's made. However, Revolut should also do what they can to try to protect their customers from fraud, scams and financial harm.

When Mr A set up a new beneficiary, Revolut say he would've been shown a warning which questioned whether he knew and trusted the payee and gave a warning that fraudsters can impersonate others and that Revolut would never ask Mr A to make a payment. Beyond this initial warning upon the setup of a new beneficiary, Revolut also intervened in a payment Mr A made towards the scam on 17 March 2024. This payment was for £545.99.

Mr A was asked the purpose of his transfer which he selected as 'Pay a family member or Friend'. He was also asked further relevant questions and told Revolut that he was paying someone back for something they'd purchased on his behalf, that he'd paid this person before using the same bank details and that he'd received those details in a phone call. Mr A was then given warnings relevant to scams that might involve paying a family member or friend before he went on to confirm his payment by agreeing that Revolut had warned him that his payment was suspicious and that he understood the risk of losing his money.

I think Revolut's actions were a proportionate response to the risk that payment presented. And I don't think I could fairly criticise them for not doing more before processing it. Revolut could only provide warnings based on the information Mr A provided, and it's clear he didn't share the genuine purpose of his payment. I also don't think any of the payments before this one were so unusual or suspicious that I'd have expected more from Revolut.

But Mr A went on to make a significant number of further payments within a relatively short period of time. And I do think that Revolut should've picked up on this and have intervened again. I say this because whilst this was a newly opened account without a history of activity to consider, there was a large amount of money sent in a short period of time, something which I think should've stood out as potentially suspicious and which should've prompted action from Revolut. I don't need to make a finding as to the specific point at which further action should've taken place, for reasons I'll come to.

I've seen evidence of the communication between Mr A and the scammer. I've copied some of the relevant parts of this below.

**Scammer:** "You will get security questions, if you encounter it you can let me know so I can sort it for you."

**Mr A:** "They are asking why the payment. Is it job opportunity, to family, to friend, to investment."

Mr A was then guided as to how to answer the intervention from Revolut. Specifically in line with what I've set out above, that being a payment to a friend or family member to pay them back for something they'd purchased. I find the messages between Mr A and the scammer to be persuasive. They are in effect a contemporaneous record of what went on at the time. And these show that Mr A took the questions Revolut asked to the scammer and responded as directed. With this in mind, if there had been a further intervention, based on the available evidence, I think it's most likely that Mr A would've done the same again – following the scammers instructions as to how to reply and reassuring Revolut. Mr A would've known that he wasn't paying a friend or family member, so I don't think he would have been concerned with providing further misleading information to facilitate his payments. The warnings Mr A had already received from Revolut weren't tailored to a job scam specifically (as they couldn't reasonably have known this), but they would've gone some way to highlighting the risk of potentially dealing with fraudsters. So overall, whilst I think Revolut should've done more, I don't think this ultimately would've made a difference to the position Mr A finds himself in.

Some of Mr A's payments were 'push to card' which is a type of payment that can't be recovered. And for the other transfers, I've seen evidence to support that Revolut were told by the recipient firm that they had all been spent very soon after arriving in that account (and before Mr A realised he'd been scammed). So I don't think anything Revolut did or didn't do impacted whether anything could be recovered.

I'm of course sorry to hear Mr A lost such a significant amount of money. But despite my natural sympathy for him as a victim of crime, because I'm not persuaded this is something

Revolut are responsible for, there isn't a reasonable basis upon which I can 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 Mr A to accept or reject my decision before 14 July 2025.

Richard Annandale  
**Ombudsman**