

## **The complaint**

Mr D is unhappy that Revolut Ltd didn't reimburse him after he fell victim to a scam.

## **What happened**

In April 2024, Mr D fell victim to a job scam. He had been applying for work through recruitment agencies and was eventually contacted on a messaging app by someone who offered him a job opportunity. Unfortunately, that person wasn't a genuine representative of a company looking to recruit – Mr D had been contacted by a fraudster.

Mr D has provided a copy of the original advert he was sent by the fraudster. This says the role would involve working from home for 3-5 hours and pay a daily wage of £160 to £300. The advert said there would be a daily payout – either in pounds sterling, or through the stablecoin USDT. It said: *"The salary is paid Every Day"*.

He was told that he'd need to complete tasks on an online platform. The premise was that his activity would boost demand for travel and holidays. For every group of tasks he completed, he would earn credit on the platform.

However, he needed to fund his account by making deposits. Between 4 April and 25 April Mr D used his Revolut account to make multiple payments to several different international card accounts (a payment method sometimes referred to as 'push to card').

Unfortunately, Mr D did not receive the wages he'd been promised. Mr D's former representatives state he received a single payment back, on 7 April, for the sum of £338, but nothing further. Instead, Mr D was asked to send more and more money to the scammers until he could no longer afford to do so.

Revolut didn't agree to reimburse Mr D. It said it was sympathetic to what had happened and provided links to sources of victim support. But it said it was not responsible for the money he'd lost to the scam.

Mr D was unhappy with that response and so he referred his complaint to this service. It was looked at by an Investigator who didn't uphold it. Mr D disagreed with the Investigator's opinion and so the complaint has been passed to me to consider and come to a final decision.

## **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.

In broad terms, the starting position at law is that a firm is expected to process payments and withdrawals that a customer authorises, in accordance with the Payment Services Regulations (in this case, the 2017 regulations) and the terms and conditions of the customer's account.

However, that isn't the end of the story. I'd expect, as a matter of good industry practice, that Revolut should be on the lookout for account activity or payments that are unusual or out of character to the extent that they might indicate a fraud risk. On spotting such a payment, I think Revolut needed to reasonably take steps to warn its customer about the risk of proceeding.

Revolut has provided the chat history between it and Mr D. This demonstrates that it discussed the payments he was making on more than one occasion.

I've considered if the steps Revolut took were sufficient (compared to what I'd expect as good industry practice at the time). For me to say Revolut is responsible for the losses Mr D suffered, I'd need to find Revolut could have stopped him from sending the funds he did to the scam.

But I don't think Revolut could have done this.

On 14 April 2024, Mr D posted a message on the group chat connected to the job where he said "Ladies and gentlemen i just been scamed with 6000 pounds [...] I report them to police."

At this point I'm satisfied that Mr D recognised the fake employer was not legitimate. He recognised that what was happening was potentially criminal and ought to be reported to the police. He recognised he was being scammed.

However, despite this realisation, he proceeded to send further money to the scam on 16 April.

The following day, Revolut froze Mr D's account. It engaged directly with Mr D on the in-app chat. Revolut asked Mr D some questions about the payments he'd been making. He answered honestly. Revolut then said:

*"I have reviewed the information you provided and everything you described is identical to similar scams we've seen already over the past few weeks. We unfortunately think you've fallen victim to a cruel scam and urge you to act quickly.*

*[...] The platform to show you gains is likely fake. Fraudsters can spoof very convincing websites and apps and job adverts. They also very commonly use platforms such as Whatsapp, Instagram and Facebook to find victims -You built up trust over small amounts for employment and to generate profit, and then will increase the requests.*

*[...] We urge you to withdraw all funds immediately. Please let us know if this was what happened to you. We can help you with retrieving the lost funds."*

It explained the common features of this type of scam to Mr D was falling victim to. It told him that Revolut thought he was falling victim to a scam.

Mr D asked for his account to be unblocked, and after some further discussion Revolut did so. During that discussion Mr D acknowledged "I was scammed". Revolut at that point knew Mr D understood and agreed what it had told him about the scam.

Unfortunately, after Mr D's account had been unblocked, and after Revolut had confirmed this to be a scam, Mr D sent further payments on 23, 24 and 25 April.

Based on the evidence I have seen, Mr D had identified he was the victim of a scam as

early as 14 April (based on his comments in the group chat). Yet he continued to make payments. When (more than one) Revolut member of staff told Mr D they also thought he was being scammed and he needed to remove the payees, so he wouldn't send any more money. Yet again this didn't stop Mr D from sending further funds a few days later.

To hold Revolut responsible for the money Mr D lost, I'd need to be persuaded that Revolut was the cause of Mr D's losses. Even if I thought Revolut was somehow at fault in unfreezing Mr D's account I'd need to think that was the cause of Mr D making further payments to the scammers.

But, I don't think Revolut was at fault when it unfroze Mr D's account. By the time he was requesting this, Revolut had told him he'd been scammed, and urged him to delete the payment details so he'd not send any more money. He'd acknowledged this was a scam. At that point, I don't think it was unreasonable of Revolut to allow Mr D to use his account again – it couldn't reasonably prevent him from having access if he needed for example to make payments for legitimate purposes.

In my experience, this type of scam often involves payments being made to legitimate payees for the purchase of cryptocurrencies (payment through this means was referenced in the advert he received). Revolut couldn't therefore simply assume that the people Mr D had paid were connected to the scam directly or were fraudsters. They may simply have been the unwitting peer-to-peer sellers of cryptocurrency, that cryptocurrency in turn being sent to the scammers. Revolut couldn't reasonably take steps to block or stop those destination accounts without further investigation.

And given Mr D had recognised he was being scammed yet continued to make payments, I can't conclude Revolut could have done anything else to have stopped him. Even had Revolut taken the step, for example, of preventing him from making payments to anything other than his own bank account elsewhere (if indeed such a step were possible), I can't safely say that Mr D would not then have simply started transferring funds to the scam from the other account (or an account with another provider).

In short, the fact Mr D continued to make payments, knowing what he did leads me to conclude Revolut could not have prevented the losses he incurred here.

Unfortunately, the nature of the payments Mr D made (international push-to-card payments) meant it was very unlikely any recovery attempts by Revolut would've been successful. I don't find Revolut at fault for not recovering Mr D's money.

I don't say any of this to downplay or diminish the fact that Mr D has fallen victim to a cruel and cynical scam. I have a great deal of sympathy for him and the position he now finds himself in. However, my role is limited to looking at the actions and inactions of Revolut and I'm satisfied it couldn't have prevented the losses Mr D incurred.

### **My final decision**

For the reasons I've set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 28 July 2025.

Stephen Dickie

**Ombudsman**