

The complaint

Mr K complains that Revolut Ltd (Revolut) is refusing to refund him the amount he lost as the result of a scam.

Mr K has previously been represented by a third party. To keep things simple, I will refer to Mr K throughout my decision.

What happened

The background of this complaint is well known to all parties, so I won't repeat what happened in detail.

In summary, Mr K received a message out of the blue from a company I will call X. X appeared to be offering a part-time home working role that Mr K would be able to do alongside his other commitments.

Mr K expressed his interest in the role and X provided further information. The role included reviewing movies, completing multiple tasks each day. Mr K was given access to X's platform and was walked through how to use it via a well-known messaging application.

Mr K was advised that if he was allocated a combination task, he would need to make a payment, but in return would receive a higher commission.

Mr K opened an account with X and started to complete tasks. For the first few days Mr K was not required to make any payments but he soon started to receive these tasks and made payments as directed by X.

The combination tasks continued to be allocated to Mr K and he continued to make larger and larger payments until he saw his account balance with X showed a negative value. Mr K queried this with X and was told he would have to clear the balance. At this point Mr K realised he had fallen victim to a scam.

Mr K has disputed the following payments:

Payment	Date	Payee	Payment Method	Amount	Fee
1	01 February 2024	Individual 1	Transfer Declined	£39.51	£0.86
2	01 February 2024	Individual 1	Transfer Declined	£39.50	£0.86
3	01 February 2024	Individual 2	Transfer	£49.50	£0.35
4	02 February 2024	Individual 3	Transfer	£49.85	£0.86
5	02 February 2024	Individual 3	Transfer	£39.00	£0.86
6	03 February 2024	Individual 4	Transfer	£99.00	£0.69
7	03 February 2024	Individual 5	Transfer	£114.00	£0.80
8	03 February 2024	Individual 6	Transfer	£62.00	£0.00
9	04 February 2024	Individual 7	Transfer	£150.00	£1.05
10	04 February 2024	Individual 7	Transfer	£150.00	£1.05
11	04 February 2024	Individual 8	Transfer	£144.20	£1.44
12	04 February 2024	Individual 9	Transfer Declined	£488.00	£4.88

13	04 February 2024	Individual 9	Transfer Declined	£485.00	£4.85
14	04 February 2024	Individual 10	Transfer	£485.00	£4.85
15	10 February 2024	Individual 10	Transfer	£1,326.87	£8.12
16	12 February 2024	Individual 10	Transfer	£3,256.33	£40.70
17	12 February 2024	Individual 10	Transfer	£619.96	£7.75
18	12 February 2024	Individual 9	Transfer Declined	£2,544.52	£30.54
19	16 February 2024	individual 10	Transfer	£3,251.31	£40.64
20	16 February 2024	individual 10	Transfer	£2,900.24	£36.25
21	19 February 2024	Individual 12	Transfer	£200.00	£2.75
22	19 February 2024	Individual 12	Transfer	£200.04	£2.75
23	19 February 2024	Individual 12	Transfer	£199.98	£2.75
24	19 February 2024	Individual 12	Transfer	£199.98	£2.75
25	19 February 2024	Individual 12	Transfer	£199.88	£2.75
26	19 February 2024	Individual 12	Transfer	£199.89	£2.75
27	19 February 2024	Individual 12	Transfer	£199.89	£2.75
28	19 February 2024	Individual 12	Transfer	£199.89	£2.75
29	19 February 2024	Individual 12	Transfer	£199.89	£2.75
30	19 February 2024	Individual 12	Transfer	£199.91	£2.75
31	19 February 2024	Individual 12	Transfer	£199.90	£2.75
32	19 February 2024	Individual 12	Transfer	£199.96	£2.75
33	19 February 2024	Individual 12	Transfer	£199.92	£2.75
34	19 February 2024	Individual 12	Transfer	£199.98	£2.75
35	19 February 2024	Individual 12	Transfer	£199.87	£2.75
36	19 February 2024	Individual 12	Transfer	£199.92	£2.75
37	19 February 2024	Individual 12	Transfer	£199.92	£2.75
38	19 February 2024	Individual 12	Transfer	£199.92	£2.75
39	19 February 2024	Individual 12	Transfer	£199.92	£2.75
40	19 February 2024	Individual 12	Transfer	£199.87	£2.75
41	19 February 2024	Individual 12	Transfer	£199.92	£2.75
42	19 February 2024	Individual 12	Transfer	£183.01	£2.58
43	21 February 2024	Individual 12	Transfer	£200.14	£2.75
44	21 February 2024	Individual 12	Transfer	£200.19	£2.75
45	21 February 2024	Individual 12	Transfer	£200.15	£2.75
46	21 February 2024	Individual 12	Transfer	£200.15	£2.75
47	21 February 2024	Individual 12	Transfer	£200.17	£2.75
48	21 February 2024	Individual 12	Transfer	£200.16	£2.75
49	21 February 2024	Individual 12	Transfer	£200.15	£2.75
50	21 February 2024	Individual 12	Transfer	£200.15	£2.75
51	21 February 2024	Individual 12	Transfer	£200.17	£2.75
52	21 February 2024	Individual 12	Transfer	£171.00	£2.46

Our Investigator considered Mr K's complaint and didn't think it should be upheld. Mr K didn't agree, so this complaint has been passed to me to decide.

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 has not been disputed that Mr K has fallen victim to a cruel scam. The evidence provided by both Mr K and Revolut sets out what happened. What is in dispute is whether Revolut should refund the money Mr K lost due to the scam.

Recovering the payments Mr K made

Mr K made payments into the scam via transfer. When payments are made by transfer Revolut has limited options available to it to seek recovery. I can see that Revolut did attempt to recover the funds from the beneficiary accounts, but no funds remained to be recovered.

Should Revolut have reasonably prevented the payments Mr K made?

It has been accepted that Mr K authorised the payments that were made from his account with Revolut, albeit on X's instruction. So, the starting point here is that Mr K is responsible.

However, banks and other Payment Services Providers (PSPs) do have a duty to protect against the risk of financial loss due to fraud and/or to undertake due diligence on large transactions to guard against money laundering.

The question here is whether Revolut should have been aware of the scam and intervened when Mr K made the disputed payments. And if it had intervened, would it have been able to prevent the scam taking place.

Revolut did intervene on multiple occasions when Mr K made payments in relation to the scam.

On 4 February 2024 a payment was stopped, and Mr K was asked multiple questions. Mr K confirmed, he was not being assisted with his answers, he was making the payments as part of an investment, he had not been asked to install any software, he found the opportunity via family and friends, and he had checked the FCA register.

The answers that were provided to Revolut were incorrect.

The above payment was stopped and Mr K attempted similar values twice more answering Revolut's questions incorrectly on both occasions.

On 7 February 2024 a chat took place between Mr K and Revolut via its in-app chat facility. Mr K provided selfie images proving it was him in the conversation. Mr K confirmed no one was telling him what to say in the chat, he was making payments himself, he had opened the Revolut account to transfer funds to family abroad, and he was making a payment to a friend he owed money to.

Mr K then confirmed the following statement:

"Revolut has warned me in app chat that this is likely a scam. I confirm that I am not being assisted with my transaction and understand that Revolut is unlikely to recover my funds if I proceed"

In addition to the above Mr K sent X multiple screenshots of the issues he was facing, and accepted guidance from X on how to overcome those issues.

I think Revolut could have intervened on other occasions when Mr K made payments in relation to the scam. But it's also clear that Mr K was willing to provide incorrect information to Revolut, on the guidance of X to have the payments processed.

With the above in mind. I don't have enough to say that Mr K would have provided any more honest answers had Revolut intervened when any other payment was made. Giving incorrect information would have made it incredibly difficult for Revolut to uncover the scam,

so I don't think Revolut missed an opportunity to prevent the scam, and it is not responsible for Mr K's loss.

In addition to the above Mr K has told us that there was a language barrier with Revolut and he was simply copying and pasting Revolut's questions to X, and X was providing a response that he then copied and pasted back.

I think this is unlikely, with the correspondence Mr K had with both the scammer and Revolut after finding he had been scammed it is clear to see there is a clear understanding of the conversations that took place.

Even if I was to accept what Mr K has told us (which I don't), it would only strengthen the argument that Revolut would not have been able to identify the scam, as X was affectively answering the questions posed by Revolut incorrectly on his behalf, and Mr K trusted X enough to send large payments on its direction and allowed X to answer questions Revolut asked without understanding what those questions were.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 11 July 2025.

Terry Woodham
Ombudsman