

The complaint

Mrs D complains that Revolut Ltd (Revolut) is refusing to refund her the amount she lost as the result of a scam.

Mrs D is being represented by a third party. To keep things simple, I will refer to Mrs D 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, Mrs D was looking for work online and completed a form with her contact information. Mrs D then received a message asking her to choose between full-time and part-time work. She chose the option of part-time and started to receive messages via a well-known messaging application from a person I will call "X".

The role involved Mrs D leaving online reviews for attractions and after being paid for the first task Mrs D was encouraged to buy further attractions so she could make further returns. Mrs D continued to buy further attractions on the advice of X but realised later that she had fallen victim to a scam.

Mrs D has disputed the following payments:

| Payment | Date | Payee | Payment Method | Amount |
|---------|---------------|--------|----------------|---------|
| 1 | 05 March 2024 | P2P 1 | Transfer | £42.86 |
| 2 | 06 March 2024 | P2P 2 | Transfer | £100.00 |
| 3 | 06 March 2024 | P2P 3 | Transfer | £36.00 |
| 4 | 07 March 2024 | P2P 4 | Transfer | £100.00 |
| 5 | 07 March 2024 | P2P 4 | Transfer | £82.00 |
| 6 | 07 March 2024 | P2P 5 | Transfer | £32.52 |
| 7 | 07 March 2024 | P2P 6 | Transfer | £12.00 |
| 8 | 08 March 2024 | P2P 7 | Transfer | £50.00 |
| 9 | 08 March 2024 | P2P 8 | Transfer | £100.00 |
| 10 | 08 March 2024 | P2P 8 | Transfer | £146.00 |
| 11 | 08 March 2024 | P2P 9 | Transfer | £199.93 |
| 12 | 08 March 2024 | P2P 9 | Transfer | £105.01 |
| 13 | 08 March 2024 | P2P 9 | Transfer | £200.05 |
| 14 | 08 March 2024 | P2P 9 | Transfer | £200.30 |
| 15 | 08 March 2024 | P2P 9 | Transfer | £200.29 |
| 16 | 08 March 2024 | P2P 9 | Transfer | £200.31 |
| 17 | 08 March 2024 | P2P 9 | Transfer | £200.27 |
| 18 | 08 March 2024 | P2P 9 | Transfer | £200.27 |
| 19 | 08 March 2024 | P2P 9 | Transfer | £200.26 |
| 20 | 08 March 2024 | P2P 9 | Transfer | £124.08 |
| 21 | 13 March 2024 | P2P 10 | Transfer | £200.01 |

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|----|---------------|--------|----------|---------|
| 22 | 13 March 2024 | P2P 10 | Transfer | £200.09 |
| 23 | 13 March 2024 | P2P 10 | Transfer | £200.07 |
| 24 | 13 March 2024 | P2P 10 | Transfer | £200.08 |
| 25 | 13 March 2024 | P2P 10 | Transfer | £200.09 |
| 26 | 13 March 2024 | P2P 10 | Transfer | £200.09 |
| 27 | 13 March 2024 | P2P 10 | Transfer | £200.01 |
| 28 | 13 March 2024 | P2P 10 | Transfer | £200.02 |
| 29 | 13 March 2024 | P2P 10 | Transfer | £200.02 |
| 30 | 13 March 2024 | P2P 10 | Transfer | £200.02 |
| 31 | 13 March 2024 | P2P 10 | Transfer | £200.04 |
| 32 | 14 March 2024 | P2P 10 | Transfer | £199.86 |
| 33 | 14 March 2024 | P2P 10 | Transfer | £79.98 |
| 34 | 14 March 2024 | P2P 10 | Transfer | £200.09 |
| 35 | 14 March 2024 | P2P 10 | Transfer | £200.08 |
| 36 | 14 March 2024 | P2P 10 | Transfer | £200.08 |
| 37 | 14 March 2024 | P2P 10 | Transfer | £200.08 |
| 38 | 14 March 2024 | P2P 10 | Transfer | £174.07 |
| 39 | 14 March 2024 | P2P 11 | Transfer | £200.01 |
| 40 | 14 March 2024 | P2P 11 | Transfer | £200.00 |
| 41 | 14 March 2024 | P2P 11 | Transfer | £200.01 |
| 42 | 14 March 2024 | P2P 11 | Transfer | £200.02 |
| 43 | 14 March 2024 | P2P 11 | Transfer | £199.75 |
| 44 | 14 March 2024 | P2P 11 | Transfer | £200.00 |
| 45 | 14 March 2024 | P2P 11 | Transfer | £199.98 |
| 46 | 14 March 2024 | P2P 11 | Transfer | £199.97 |
| 47 | 14 March 2024 | P2P 11 | Transfer | £199.97 |
| 48 | 14 March 2024 | P2P 11 | Transfer | £199.97 |
| 49 | 14 March 2024 | P2P 11 | Transfer | £199.99 |
| 50 | 14 March 2024 | P2P 11 | Transfer | £199.99 |
| 51 | 14 March 2024 | P2P 11 | Transfer | £199.96 |
| 52 | 14 March 2024 | P2P 11 | Transfer | £199.96 |
| 53 | 14 March 2024 | P2P 11 | Transfer | £199.97 |
| 54 | 14 March 2024 | P2P 11 | Transfer | £199.96 |
| 55 | 14 March 2024 | P2P 11 | Transfer | £199.98 |
| 56 | 14 March 2024 | P2P 11 | Transfer | £199.97 |
| 57 | 14 March 2024 | P2P 11 | Transfer | £199.98 |
| 58 | 14 March 2024 | P2P 11 | Transfer | £165.02 |

Our Investigator considered Mrs D's complaint and didn't think it should be upheld. Mrs D disagreed, 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.

Recovering the payments Mrs D made

Mrs D made payments into the scam via transfer. When payments are made by transfer Revolut has limited recovery options available to it.

I can see that Revolut did contact the operator of the payee accounts for the first 20 payments Mrs D made in relation to the scam, but no funds were recovered.

I don't think this was unreasonable. Mrs D didn't make payments directly from her account to the scammer's account. Instead, she purchased cryptocurrency, and it took further steps for those funds to then be sent to the scammer. As there is no dispute that the cryptocurrency was provided to Mrs D in exchange for the payments that she made recovery attempts would most likely fail.

Should Revolut have reasonably prevented the payments Mrs D made?

It has been accepted that Mrs D authorised the payments that were made from her account with Revolut, albeit on X's instruction. So, the starting point here is that Mrs D 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 the payments were made. And if it had intervened, would it have been able to prevent the scam taking place.

The first payments Mrs D made in relation to the scam were not of such a significant value that I would have expected them to cause Revolut to have concerns, however, on the 8 March 2024, Mrs D made multiple payments on the same day to the same payee I think Revolut should have had concerns when these payments were made, and it should have intervened.

I can see that Revolut did intervene on several occasions on 8 March 2024.

Mrs D was shown screens that included the following warnings:

"Something doesn't look right; your transaction has been flagged by our system as a potential scam. To continue we need to ask you some questions".

And

"Please answer truthfully. If you're being scammed, the fraudster may ask you to hide the real reason for this payment".

Mrs D selected a box to indicate she understood she may not be able to get her money back if she didn't answer the questions truthfully, and confirmed she was not being prompted, or guided to make the payments.

Mrs D then went on to confirm she was paying a "family member or friend" back for something they had purchased on her behalf, she had previously paid the same person using different bank details, and the payment details had been provided to her "face to face".

The answers Mrs D provided were incorrect and would have made it difficult for Revolut to uncover that a scam was taking place.

Mrs D has also provided copies of messages she exchanged with X and it is clear from an early stage that she had her own concerns that she was being scammed. Yet despite Mrs D's own concerns, and the warnings provided by Revolut she continued to make multiple payments as directed by X in relation to the scam.

I think the interventions provided by Revolut was proportionate to the risk presented by the payments Mrs D made in relation to the scam, but even if I was to say that Revolut should

have provided further interventions with more open questions, as Mrs D has suggested it should have, I don't have enough to say that Mrs D would have provided any more honest answers. It's clear from the available evidence that Mrs D was willing to provide incorrect information to get the payments processed.

With the above in mind, I don't think Revolut missed an opportunity to prevent Mrs D's loss so it is not required to refund the payments she has disputed.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 15 May 2025.

Terry Woodham
Ombudsman