

## **The complaint**

Mr M complains that Revolut Ltd won't refund money he lost to a scam.

## **What happened**

On 16 May 2024 Mr M made three payments totalling £500 to purchase concert tickets from someone he met online, however the tickets were not sent. When Mr M realised it was a scam, he raised the matter with Revolut, but it did not reimburse the money he lost or uphold his complaint.

Mr M brought his complaint to our service but our investigator didn't think it should be upheld. He didn't think there were sufficient grounds for Revolut to think that Mr M was at risk of financial harm from fraud. He said the payments would not have triggered Revolut to contact Mr M to ask further questions.

Mr M does not accept our investigator's opinion and as an agreement couldn't be reached, the 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.

Firstly, I want to reassure Mr M that I've taken into account his detailed submissions in reaching my decision. However, if there's something I have not mentioned, it isn't because I've ignored it. I haven't. Rather, I've focused on setting out what is key to my decision.

In broad terms, the starting position in law is that a bank is expected to process payments and withdrawals that a customer authorises it to make. There is no dispute here that Mr M authorised the payments. And in accordance with the Payment Services Regulations and the terms and conditions of the account, he is responsible for any loss.

However, taking into consideration the relevant regulatory rules and guidance, codes of practice and good industry practice, Revolut should take steps to identify and where possible prevent sufficiently unusual or uncharacteristic payments to help protect its customers from financial harm resulting from fraud. So, I've thought about whether Revolut acted fairly and reasonably here, I think it did. I know this will be disappointing to Mr M, but I'll explain my reasons why.

I think it is also important to highlight that there are many payments made by customers each day, and it is not reasonable to expect Revolut to stop and check every payment instruction to try to prevent fraud or financial harm. There's a balance to be struck between the extent it intervenes in payments to protect customers, and not unnecessarily disrupting legitimate payment instructions.

When considered in the context of the vast number of payment instructions Revolut receives, I don't find the payments here were of remarkable value to raise concern that Mr M

might be at a heightened risk of financial harm, and to have triggered Revolut's fraud prevention systems. I understand that the payments were a significant loss for Mr M, but I couldn't reasonably expect Revolut to have intervened and enquired further about them and to provide additional tailored warnings rather than the general warnings provided with the type of transaction Mr M made.

Even if it had intervened (which I don't think it needed to) and provided a more detailed warning that informed Mr M there were no means of recovering funds sent as push-to-card payments, I'm not persuaded it would have stopped him making the payments. I say this because this was a quick sale and I think it's clear from their conversations that Mr M believed the seller to be genuine. So I don't think he would have been concerned about recovering his funds at that time.

Mr M says Revolut ought to have verified the recipient of the funds and I can understand why he might have thought this as the scammer told him their account was with Revolut. However the payments were sent via a transfer link using the recipient's card details and this method can be used to send payments to external banks as well. Revolut confirmed the payments were sent to an international recipient. And I cannot reasonably expect it to carry out verification check on the recipient of the funds.

I've also considered whether Revolut did enough to try to recover Mr M's funds when he reported the scam. It's not usually possible for a bank to stop a payment instruction once it has been sent. And as the funds were sent as push-to-card payments, I'm not persuaded there were any means of recovering the money Mr M lost.

I have carefully considered all that happened here. I appreciate that Mr M has been the victim of a cruel scam and I sympathise with him, but I cannot fairly or reasonably hold Revolut responsible for his loss.

### **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 M to accept or reject my decision before 21 July 2025.

Oluwatobi Balogun  
**Ombudsman**