

The complaint

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

What happened

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

In summary, Miss R was contacted out of the blue by a company I will call X on social media offering her an online job. Miss R and X continued to communicate via the social media platform and a well-known messaging application.

Miss R agreed to take the job that included completing multiple tasks in return for a commission but was required to make payments to unlock the tasks. On occasion the balance on Miss R's account with X fell below zero and she was required to clear the balance by making further payments.

Having completed various tasks Miss R attempted to make a withdrawal but was told she would have to make a further payment first. Miss R was unable to afford the payment and realised she had fallen victim to a scam.

Miss R made the following payments in relation to the scam:

Payment	Date	Payee	Payment Method	Amount
1	25 January 2024	Individual 1	Transfer	£1,490.03
2	30 January 2024	Individual 2	Transfer	£987.71
3	02 February 2024	Individual 3	Transfer	£628.47
4	04 February 2024	Individual 4	Transfer	£682.00
5	22 February 2024	Individual 5	Transfer	£195.97
6	22 February 2024	Individual 5	Transfer	£195.99
7	22 February 2024	Individual 5	Transfer	£195.97
8	22 February 2024	Individual 5	Transfer	£195.95
9	22 February 2024	Individual 5	Transfer	£195.99
10	22 February 2024	Individual 5	Transfer	£195.99
11	22 February 2024	Individual 5	Transfer	£196.03
12	22 March 2024	Individual 1	Transfer	£199.99
13	22 March 2024	Individual 1	Transfer	£199.98
14	22 March 2024	Individual 1	Transfer	£199.96
15	22 March 2024	Individual 1	Transfer	£199.96
16	22 March 2024	Individual 1	Transfer	£195.01
17	28 March 2024	Individual 6	Transfer	£178.98
18	28 March 2024	Individual 6	Transfer	£178.98
19	28 March 2024	Individual 6	Transfer	£178.98
20	28 March 2024	Individual 6	Transfer	£178.99
21	28 March 2024	Individual 6	Transfer	£178.99

22	28 March 2024	Individual 6	Transfer	£178.99
23	28 March 2024	Individual 6	Transfer	£178.99
24	28 March 2024	Individual 6	Transfer	£163.99
25	22 April 2024	Individual 7	Transfer	£199.98
26	22 April 2024	Individual 7	Transfer	£200.01
27	22 April 2024	Individual 7	Transfer	£199.98
28	22 April 2024	Individual 7	Transfer	£199.99
29	22 April 2024	Individual 7	Transfer	£200.01
30	22 April 2024	Individual 7	Transfer	£200.04
31	22 April 2024	Individual 7	Transfer	£200.04
32	22 April 2024	Individual 7	Transfer	£200.06
33	22 April 2024	Individual 7	Transfer	£200.05
34	22 April 2024	Individual 7	Transfer	£200.02
35	22 April 2024	Individual 7	Transfer	£200.03
36	22 April 2024	Individual 7	Transfer	£163.99
37	22 April 2024	Individual 7	Transfer	£199.99
38	22 April 2024	Individual 7	Transfer	£200.00
39	22 April 2024	Individual 7	Transfer	£199.98
40	22 April 2024	Individual 7	Transfer	£200.00
41	22 April 2024	Individual 7	Transfer	£200.00

Our Investigator considered Miss R's complaint and didn't think it should be upheld. Miss R 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.

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

Recovering the payments Miss R made

Miss R made payments into the scam via transfer. When payments are made via transfer Revolut has limited options available to it to seek recovery. I can see that Revolut did contact the operator of the payee's accounts but was unable to recover the payments that Miss R has disputed.

With the above in mind, I don't think Revolut had any other reasonable options available to it to seek recovery of the payments Miss R made.

Should Revolut have reasonably prevented the payments Miss R made?

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

Miss R made multiple small payments on the same day in relation to the scam. This is common in this type of scam, so I think Revolut should have had concerns Miss R could have been at risk of financial harm and intervened. Although I don't think this would have made a difference. I will explain why.

Revolut did intervene when Miss R made payments 2 and 4 and she was presented with a warning screen that stated:

"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"

Miss R was required to answer questions posed to her by Revolut before the payments could proceed.

Miss R confirmed:

- Noone was telling her how to answer the questions
- The payments were in relation to an investment
- She discovered the investment through friends and family
- She had checked the FCA register

When our Investigator asked Miss R why she answered the questions incorrectly, giving false information Miss R said she remembered the warnings and questionnaire. Miss R said the scammer guided her through how to answer Revolut's questions to have the payments processed.

Although Miss R says Revolut should have done more, and if it had done it would have uncovered the scam, I think it's most likely that had Revolut intervened further than it did Miss R would have taken X's guidance, as she did previously, and provided false information in relation to the payments.

Giving false information would have made it extremely difficult for Revolut to uncover the scam that was taking place. So, with this in mind I don't think Revolut missed an opportunity to prevent the scam, and it is not responsible for Miss R's loss.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss R to accept or reject my decision before 25 July 2025.

Terry Woodham
Ombudsman