

The complaint

Mr T complains about the actions of Revolut Ltd when he lost money to a scam.

Mr T is being represented by a claims management company but for ease of reading I'll only refer to Mr T.

What happened

The detailed background to this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

Mr T saw an investment advert on social media and made contact with the merchant. He spoke to a representative of the merchant who told him to download screen sharing software so that they could help him send his money to the merchant. In total Mr T made three payments totalling around €18,783 between August and October 2023 from his Revolut account to individuals he was told were linked to the merchant. Mr T then realised he had been scammed when he was unable to withdraw any profits from his investment with the merchant.

Mr T made a claim to Revolut for his money to be returned. But Revolut said it hadn't done anything wrong so it wouldn't be offering Mr T a refund. Unhappy with that response, Mr T brought his complaint to this service.

Our Investigator didn't think the complaint should be upheld. He said that Revolut asked Mr T for payment reasons for the first two payments and for Mr T to complete a questionnaire. When completing the questionnaire and confirming the reason for the payment Mr T didn't provide accurate answers. This in turn meant Revolut couldn't provide accurate warnings.

Mr T disagreed and asked for an Ombudsman's review. He said that Revolut should've gone further here and asked more probing questions about why the payments were being sent. He said he wasn't intentionally dishonest when selecting his payment reasons.

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.

Having done so, I've reached the same conclusion as our investigator. And for largely the same reasons. I'm sorry to hear that Mr T has been the victim of a cruel scam. I know he feels strongly about this complaint, and this will come as a disappointment to him, so I'll explain why.

I've read and considered the whole file. But I'll concentrate my comments on what I think is relevant. If I don't mention any specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome.

Where the evidence is incomplete, inconclusive, or contradictory (as it is here), I have to make my decision on the balance of probabilities – that is, what I consider is more likely than not to have happened in the light of the available evidence and the wider surrounding circumstances.

Mr T has raised previous decisions to support his complaint here. I'm not going to comment on the specifics of other cases here. My role is to consider the circumstances of this complaint.

It is common ground that Mr T authorised the scam payments totalling around €18,783. I accept that these were authorised payments even though Mr T was the victim of a scam. So, although it wasn't his intention to pay money to the scammers, under the Payment Services Regulations 2017 (PSRs) and the terms of his account, Mr T is presumed liable for the loss in the first instance.

However, taking into account the law, regulatory rules and guidance, relevant codes of practice and good industry practice, there are circumstances where it might be appropriate for Revolut to take additional steps or make additional checks before processing a payment in order to help protect customers from the possibility of financial harm from fraud.

Revolut stopped the first two payments, so I don't need to make a finding on whether or not Revolut found the payments suspicious and unusual here. Instead, I need to make a finding on whether Revolut treated Mr T fairly and whether it could've done more here to stop the scam.

I note that Mr T was asked to complete two questionnaires when trying to send the first two payments. He was consistent that he wasn't being guided by anyone, (despite downloading a screen sharing application and being guided by the scammer at the time) with his payment reasons for both transfers (paying friends and family), despite having the option to select 'investment' as a more accurate payment reason. He then told Revolut that he had received the payment instruction on the phone and then face to face. Revolut provided tailored warnings to Mr T based upon the payment reason he provided. So, I can't reasonably say that Revolut treated Mr T unreasonably by showing him the scam warnings as it was the payment reasons he selected that led to the inaccurate warnings being shown.

I note Mr T feels further questioning in the app by Revolut would've uncovered the scam. But I don't agree. Mr T was clear in his payment reasons and was told clearly in the in-app chat that Revolut felt that payment two was highly suspicious and it had stopped it to try and prevent him from being scammed. But because of the payment reason Mr T provided, it issued another warning to him based upon the payment reason. Because of the way Mr T had answered Revolut's questions, I don't think Revolut asking more probing questions on the first two payments would've more likely than not made a difference in the circumstances. I'm satisfied Mr T wanted to send the payments to the point he was willing to provide inaccurate payment reasons. As a result, even if Revolut had stopped the third payment he made towards this scam, I'm satisfied based upon the evidence that he would've responded in the same manner to any further questions Revolut had.

So, I'm satisfied Revolut didn't treat Mr T unfairly here.

Recovery

Revolut didn't attempt to recover the money when the scam was first raised in April 2024. But it has subsequently attempted to recover the funds from the beneficiaries and hasn't been provided with a response. As a result, I can't say it treated Mr T unfairly here as

Revolut never received a response to its request. It's common for scammers to move money very quickly and the scam wasn't raised with Revolut until six months after the payments were made. So, I can't say that Revolut treated Mr T unfairly when not attempting to recover his money.

In these circumstances I can't conclude the outstanding loss is the fault of Revolut. To be clear, I'm not blaming Mr T for the loss – it's ultimately the scammer who is to blame. But for the reasons I've explained above, I don't think he's been treated unfairly by Revolut.

My final decision

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 20 August 2025.

Mark Dobson
Ombudsman