

## The complaint

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

Mr P is being represented by a third party. To keep things simple, I will refer to Mr P 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 P tells us that he was sent a message via a well-known messaging app offering him a job with a business I will call "X" reviewing films. Mr P had previously used online recruitment services so was not surprised to be receiving the message.

There appeared to be an association between X and other well-known businesses, so Mr P didn't feel the need to carry out extensive research before agreeing to the role.

Mr P was provided with an explanation on how the job would work as well as training on how to use X's platform and step-by-step instructions on how to set up an account. Mr P was then added to a group chat that appeared to have other people in it working for X.

Mr P started to complete allocated tasks but soon found his balance with X falling to a negative figure as he had received a "special ticket" and was required to make top-up payments. X confirmed this was normal and that Mr P would receive higher returns for making the payments.

Having made multiple payments Mr P was promised he would be able to withdraw from his account with X but again he came across another special ticket and £20,000 was requested from him. At this point Mr P realised he had fallen victim to a scam.

Mr P made the following payments in relation to the scam:

<u>Payment</u>	<u>Date</u>	<u>Payee</u>	<u>Payment Method</u>	<u>Amount</u>
1	8 December 2023	Individual 1	Transfer	£588.00
2	15 December 2023	Individual 2	Transfer	£1,310.77
3	15 December 2023	Individual 2	Transfer	£3,693.35
4	16 December 2023	Individual 2	Transfer	£6,850.00
5	18 December 2023	Individual 3	Transfer	£6,478.07
6	18 December 2023	Individual 3	Transfer	£9,760.74
7	18 December 2023	Individual 3	Transfer	£1,496.82
8	19 December 2023	Individual 3	Transfer	£5,543.94
9	19 December 2023	Individual 3	Transfer	£8,426.84

Our Investigator considered Mr P's complaint and didn't think it should be upheld. Mr P 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 Mr P has fallen victim to a cruel scam. The evidence provided by both Mr P and Revolut sets out what happened. What is in dispute is whether Revolut should refund the money Mr P lost due to the scam.

### *Recovering the payments Mr P made*

Mr P 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 when Mr P reported his loss to Revolut it contacted the operator of the payee's accounts and was able to recover some funds. I think Revolut could have done this sooner, but this wouldn't have made a difference as the rest of the funds had been moved before the report was made.

With the above in mind, I don't think Revolut had any reasonable options available to it to recover any of the remaining payments Mr P has disputed.

### *Should Revolut have reasonably prevented the payments Mr P made?*

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

When Mr P attempted to make payment 1 he was required to give a payment reason from a list provided and selected the option "Buy or rent goods or services" despite the more accurate option of "As part of a job opportunity" being available.

Mr P gave an incorrect reason for the payment and as a result received a warning based on the payment reason he had given.

When Mr P made payments 3 and 7 Revolut intervened again and presented Mr P with various screens.

Mr P was warned about the importance of giving accurate information and that he may not be able to get his money back if he wasn't truthful.

Mr P then confirmed he was not being "guided/rushed into completing this transaction" and was provided with a warning that stated "if someone is telling you to ignore these warnings, they are a scammer"

Having been presented with these screens and warnings Mr P was asked for the reason he was making the payments and confirmed the reason to be "As part of an investment". Again,

the more accurate option of “As part of a job opportunity” was available.

Following this Mr P was required to complete a questionnaire before the payments could be released.

Mr P was warned that if he was being scammed, the fraudster may ask him to hide the real reason for the payment, Mr P confirmed that he understood.

Mr P also confirmed:

- No one was assisting him through the questionnaire
- The payment was part of an investment in cryptocurrency
- He was not asked to install any software
- He found the opportunity through friends and family
- He had checked the firm on the FCA register

Having provided the above incorrect information Mr P was understandably provided with warnings related to cryptocurrency investment.

When our investigator asked Mr P why he had given incorrect information when Revolut intervened Mr P told us that:

- He was added to a support chat group that ‘provided guidance on handling transactions and instructions on how to respond if Revolut raised any questions about them. I received specific advice on which options to select. On several occasions, I was asked to provide screenshots, after which I was further instructed on the appropriate options to choose.’
- ‘The scammer informed me that Revolut support might review the transaction and advised that, to avoid any delays in receiving payment, I should follow their instructions accordingly.’

Mr P has told us that he thinks Revolut should have done more and that a meaningful intervention would have prevented the scam.

Considering the high value of some of the payments Mr P made I think Revolut should have intervened when some of the later payments were made and provided a human intervention. For example, by directing Mr P to its in-app chat and asking further questions about the payments.

But I think it’s unlikely such an intervention would have made a difference. Mr P was willing to take guidance from X and the people that appeared in the chat group giving incorrect information to Revolut to have the payments made. I think it’s most likely that Mr P would have continued to take this guidance if Revolut intervened further.

Providing incorrect information to Revolut would have made it extremely difficult for it to uncover the scam that was taking place, so I don’t think Revolut missed an opportunity to prevent the scam, and it is not responsible for Mr P’s loss.

### **My final decision**

I don’t uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 1 August 2025.

Terry Woodham  
**Ombudsman**