

## **The complaint**

Mrs P complains that Revolut Ltd didn't do enough to protect her when she fell victim to an investment scam.

## **What happened**

Mrs P says she fell victim to a cryptocurrency investment scam in 2024, after seeing an advert on social media. She complained to Revolut about this in 2024, as she made payments from her Revolut account to a scammer.

Revolut didn't uphold Mrs P's complaint. One of our investigators looked into this and she initially thought that Revolut could not have uncovered or prevented the scam, given the misleading answers provided by Mrs P when she was questioned by Revolut about some of the payments made. She then reassessed the complaint and concluded that there was insufficient evidence that the payments made were part of a scam.

Mrs P via her representative did not agree and therefore this complaint has been passed to me to issue a final decision.

## **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.

I've considered longstanding regulatory expectations and requirements, and what I consider to be good industry practice for firms when processing payments. In line with this, Revolut ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

Mrs P says she has been the victim of a scam and that Revolut ought to have intervened on the payments she's now disputing. I've considered the evidence available, but I can't fairly conclude that Mrs P has been the victim of a scam in relation to these payments. So even if I were to conclude that Revolut had done something wrong, I can't reasonably conclude that this caused Mrs P to suffer a financial loss.

Mrs P hasn't been able to evidence that she made the disputed payments as the result of a scam. I understand that Mrs P says that this was because both of her laptops are not working and that the chats between her and the scammer on her mobile have auto deleted. I have carefully considered this, but I would need more evidence than has been provided to conclude that it is more likely than not that the payments were made were part of a scam.

Mrs P has not provided any chat between her and the scammer, the e-mails provided have no content and one just shows a login for a company that was not mentioned in the scam. And she hasn't been able to show any link between these transactions and a scammer.

I should also add, for the sake of completeness, that even if there were sufficient evidence that the payments were linked to the scam (and I don't think that there is) given the misleading answers provided by Mrs P when questioned about the payments (that she was buying goods and services), I don't think it likely that the scam would have been uncovered had Revolut needed to intervene.

As I haven't seen persuasive evidence Mrs P made these payments due to being the victim of a scam, I don't find there are any grounds to uphold this complaint.

### **My final decision**

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs P to accept or reject my decision before 3 July 2025.

Charlie Newton  
**Ombudsman**