

Complaint

Miss D is unhappy that Revolut Ltd didn't refund her after she reported falling victim to a scam.

Background

In late 2023, Miss D was the victim of a scam commonly referred to as a "safe account" scam. She received a phone call from someone claiming to be from Amazon's customer service team. The caller told her that the bank accounts linked to her Amazon account had been compromised and that it was essential she move her money to a safe account to protect her funds.

She didn't know it at the time, but the caller was a fraudster. Under their instruction, she downloaded remote access software to assist with the process. She then transferred money from an account she held with another financial institution into her Revolut account. She proceeded to make the following payments:

- £649
- £225
- £649
- £545

She did so in the belief that those payments were going to a different account in her name. In practice, they went to an account under the control of the fraudster.

Once Miss D realised she had been scammed, she reported the matter to Revolut. However, Revolut declined to refund her. Miss D wasn't happy with that outcome and so she brought her complaint to this service. It was looked at by an Investigator who didn't uphold it. Miss D disagreed with the Investigator's findings, so the complaint has now been passed to me for a final decision.

Findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Under the Payment Services Regulations 2017 and the terms and conditions of Miss D's account, Revolut was generally expected to process payments that Miss D authorised. However, that isn't the end of the matter. Good industry practice also required that it be alert to account activity or payments that appeared unusual or out of character to the extent that they indicated that she might be at risk of financial harm due to fraud. Where such activity was identified, I would expect Revolut to take steps to protect its customer—this could include providing a clear warning during the payment process or contacting the customer directly to understand the circumstances.

Having considered the evidence, I agree with the Investigator's conclusion that the payments Miss D made were not sufficiently concerning to require Revolut to intervene. It's expected to

be pragmatic when it comes to deciding whether to intervene in connection with any specific payment. Given the volume of payments processed daily, it would not be reasonable to expect Revolut to intervene in every case involving payments of this value.

I appreciate that this will be a disappointing finding. I acknowledge that, had Revolut blocked the payments and contacted her directly, there is a possibility the scam could have been prevented. I can see that Revolut did attempt to take some action in connection with the first payment. Its records indicate that warnings were displayed during the payment process and that a message was sent to Miss D via the chat function in its app.

Miss D says she does not recall seeing any warnings and denies responding to the chat message. She has speculated that, because the fraudsters persuaded her to download remote access software, they may have prevented her from seeing the warnings and responded to Revolut on her behalf. Revolut told us it is able to detect the specific remote access software Miss D is believed to have used. It says that, if it had been used here, the transactions would not have been allowed to proceed. Ultimately, this point is speculative. I cannot say with certainty what Miss D saw at the time or what actions the fraudsters may have taken. I am mindful that fraudsters are constantly developing new methods to bypass fraud detection systems.

However, I'm not persuaded that this uncertainty materially affects the outcome of the complaint. In order to uphold it, I need to be satisfied that Revolut failed to meet the expectations I outlined earlier in this decision. I accept that I can't definitively rule out the possibility that the fraudsters found a way to interfere with what Miss D saw or even respond to Revolut on her behalf. I can't say for certain what happened at the time. Even so, I've had to consider whether Revolut's action (or inaction) fell short of what would reasonably be expected. And in this case, even if Revolut hadn't displayed any warnings or attempted to make contact, I wouldn't have found it to be at fault. That's because the payments themselves weren't so unusual or high-risk that they should have triggered an intervention.

For the sake of completeness, I also looked at whether Revolut did everything I'd have expected it to do in terms of recovering Miss D's funds from the receiving account. I'd expect it, on being notified that a fraud has taken place, to promptly send a message to the receiving bank notifying them and asking that funds be returned. It didn't do this here. However, evidence shared with us by the receiving bank showed that Miss D's funds were transferred on from the receiving account almost immediately and so, even if Revolut had acted more promptly, there still wouldn't have been any funds remaining in the account to be recovered.

I don't say any of this to downplay the fact that Miss D is the victim of a cruel and cynical scam. I have a great deal of sympathy for her and the position she's found herself in. However, I'm not persuaded that Revolut did anything wrong in processing these payments without questioning them further.

Final decision

For the reasons I've explained above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss D to accept or reject my decision before 9 September 2025.

James Kimmitt
Ombudsman