

The complaint

Ms K complains Revolut Ltd (“Revolut”) hasn’t refunded funds she lost as the result of a scam.

Ms K has referred her complaint to us via a professional representative, for ease of reading this decision I will refer to Ms K for the most part.

What happened

Both parties are familiar with the circumstances of the complaint, so I’ll only summarise the key details here.

Ms K complains that she sent several payments from her account with Revolut to what she thought was a legitimate task-based job. When Ms K didn’t get her money back, she realised she had been scammed, so she contacted Revolut.

Revolut investigated her complaint but didn’t uphold it. Unhappy with Revolut’s response Ms K raised the matter with the Financial Ombudsman Service. One of our Investigators looked into the complaint and upheld it in part.

As an agreement could not be reached, the complaint has come to me to decide.

My provisional decision

I issued my provisional decision on 22 January 2025. I decided, provisionally, not to uphold this complaint. This is what I said.

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

I’m sorry that Ms K has been the victim of a scam. I realise she’s lost a significant sum of money and I don’t underestimate the impact this has had on her. And so, I’d like to reassure her that I’ve read and considered everything she’s said in support of her complaint. But I’ll focus 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. I know this will come as a disappointment to Ms K but having done so, I’m minded not to uphold her complaint. I’ll explain why.

In broad terms, the starting position at law is that banks and other payment service providers are expected to process payments and withdrawals that a customer authorises it to make, in accordance with the Payment Services Regulations and the terms and conditions of the customer’s account.

Ms K authorised the payments in question here – so even though she was tricked into doing so and didn’t intend for her money to end up in the hands of a scammer, she is presumed liable in the first instance.

But as a matter of good industry practice, Revolut should also have taken proactive steps to identify and help prevent transactions – particularly unusual or uncharacteristic transactions – that could involve fraud or be the result of a scam. However, there is a balance to be struck: as while banks and Electronic Money Institutions (EMIs) should be alert to fraud and scams to act in their customers' best interests, they can't reasonably be involved in every transaction.

I've thought about whether Revolut acted fairly and reasonably in its dealings with Ms K when she made the payments, or whether it should have done more than it did. In doing so I've considered what Revolut knew about the payments at the time it received Ms K's payment instructions and what action, if any, Revolut took prior to processing the payments.

Revolut intervened when Ms K made a payment to an individual for £2,000 on 22 June 2023, during the intervention it asked Ms K what the purpose of the payment was and Ms K selected 'Transfer to a safe account'. She was asked further questions and given various warnings relating to the payment purpose she'd selected. These didn't resonate with her, likely because she wasn't falling victim to a safe account scam, and the payment was processed.

Although Ms K wasn't falling victim to a safe account scam, the payment purpose she selected indicated that she could be as there isn't a reasonable reason for a customer to be transferring their money to keep it safe. She could have selected this payment purpose in error and so I would have expected Revolut to have intervened directly with Ms K, via its in-app chat or otherwise, to establish if this was the correct reason for the payment or an error. Revolut didn't do that.

The following day Revolut intervened on another payment to a different individual for the same amount. The in-app chat shows Ms K again selected that the payment was a 'Transfer to a safe account' and this time it spoke with Ms K via the in-app chat where she confirmed this wasn't the case. I would have then expected Revolut to ask what the true payment purpose was, but it didn't.

Although I think Revolut ought to have gone further in both interventions I've described, I'm not persuaded that it would have uncovered the scam if it had. I'll explain why.

The communications between Ms K and the scammer show she was being actively coached through interventions. The scammer asked Ms K to share screenshots and told her what selections to make. I therefore think, on balance, had Revolut's interventions gone further she would have more likely than not continued to follow the scammer's instructions on how to answer any questions from Revolut and provided plausible reasons for making the payments.

The communications also show the scammer told Ms K not to say she was being guided and suggested she mislead Revolut and say payments were for goods and services to which Ms K replied 'k' on both occasions. Additionally, the scammer told her how to avoid interventions from another firm by making smaller value transfers from that account into Revolut, which Ms K did. I believe Ms K was under the scammer's spell to such a degree that she would have continued to be coached by the scammer such that any intervention from Revolut wouldn't have uncovered the scam or prevented her from making the payments. As I don't think Revolut could have prevented her losses, it wouldn't be fair or reasonable to hold it liable for them.

I've thought about whether there's anything else Revolut could have done to help Ms K — including if it took the steps it should have once it was aware that the payments were the result of fraud. Given the time between the payments being made and the scam reported to

Revolut, I don't think there was any prospect of successful recovery.

I'm sorry to disappoint Ms K further, but I've thought carefully about everything that has happened, and with all the circumstances of this complaint in mind I don't think Revolut needs to refund Ms K's money or pay any compensation. I realise this means she's out of pocket and I'm really sorry she's lost this money. However, for the reasons I've explained, I don't think I can reasonably uphold this complaint.

Responses to my provisional decision

Revolut acknowledged it had received the provisional decision and didn't provide any further comment.

Ms K's representative responded and, in summary it said it felt Revolut ought to have intervened directly with Ms K and called her, and that if it did it would have uncovered the scam.

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 thought carefully about what Ms K's representative has said in response to my provisional decision, but it doesn't change my decision not to uphold this complaint. I'll explain why.

I'm not persuaded that, on balance, a direct intervention from Revolut, via its in-app chat or otherwise, would have been able to counter the guidance Ms K was receiving. The scam communications show she was guided on how to respond to Revolut via the in-app chat. And, on balance, I think she was under the scammer's spell to such a degree that she would have behaved as she had previously and not disclosed the reason for the payments, and the guidance would have continued through any interventions from Revolut such that it wouldn't have uncovered the scam. Therefore, it wouldn't be fair or reasonable for me to hold Revolut liable for Ms K's losses.

My final decision

For the reasons explained above, I do not uphold this complaint against Revolut Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms K to accept or reject my decision before 5 March 2026.

Charlotte Mulvihill
Ombudsman