

## **The complaint**

Miss O complains that Revolut Ltd hasn't refunded her for card payments she made when she was the victim of a scam.

## **What happened**

Miss O holds an account with Revolut. In July 2024, she was tricked by fraudsters into making three card payments from her Revolut account to a money transfer provider. She did so in the belief she was required to make these payments for a job opportunity.

Miss O had already sent payments from an account she holds with another financial firm. But when the other firm began to block her from making these payments she switched to sending money from Revolut.

Between 8 July 2024 and 16 July 2024, Miss O made a total of three card payments from her Revolut account. These totalled £1,223, with the largest single payment being £700.

Miss O reported the matter to Revolut as a scam the following month.

Revolut attempted to chargeback the payments. Chargeback is a voluntary scheme run by card scheme providers – in this case, Mastercard. It arbitrates on disputes between a customer and a merchant where they haven't been able to resolve matters themselves. The arbitration process is subject to the rules of the scheme – which are set by Mastercard – and there are only limited grounds on which a chargeback can be raised. Chargebacks raised outside of these grounds are deemed invalid.

Here Revolut said there were no chargeback rights. The payments had gone to a legitimate money transfer service, and that had provided the transfer of funds for which the payment had been made. In other words, the transfer service had fulfilled its obligations and Revolut could not claim back the funds that Miss O had paid. Revolut said it would not refund Miss O for any other reasons – it wasn't at fault.

Miss O didn't accept this, and referred her complaint to this service for an impartial review.

Our investigator looked into what had happened. He asked Revolut if it would be willing to settle Miss O's complaint as a gesture of goodwill given the financial problems she faces. Revolut did not respond to that request.

The investigator explained in a written assessment he sent to both parties that he thought Revolut didn't need to refund Miss O. He thought the payments were not so unusual that Revolut should have intervened or otherwise blocked Miss O from making them. And he said that Revolut was right when it had said it had no way of recovering Miss O's money or making a valid chargeback claim. He said he couldn't fairly require Revolut to refund the money Miss O had lost to the scam.

Miss O didn't accept this. I have been asked to make a final decision on her complaint.

## **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 have considerable sympathy for Miss O and what has happened to her. She was the victim of a cruel and cynical scam. This was a crime, and Miss O is the innocent victim, losing a significant sum of money. She has detailed the considerable impact the crime had on her then and subsequently.

Having read over everything she has submitted, I am truly sorry to hear about what happened to her and I do not underestimate the effect this crime had. I have taken everything she's explained into account.

Miss O paid money in the expectation of this enabling her to earn an income, but in reality, this was a scheme designed to fraudulently obtain as much money from her as possible, and the supposed job was fictitious.

However, while I have considerable natural sympathy for Miss O in what happened, I have to recognise that the principal cause of her losses here were the criminal scammers.

I can only find Revolut needs to refund Miss O if I find Revolut responsible for the loss she suffered – rather than just the criminal who carried out the scam. I know this won't be the outcome Miss O is hoping for, but for similar reasons as our Investigator, I don't think Revolut has acted unfairly by not refunding the payments. I'll explain why.

In broad terms, the starting position at law is that Revolut is expected to process payments and withdrawals that a customer authorises it to make, in accordance with the Payment Services Regulations (in this case the 2017 regulations) and the terms and conditions of the customer's account.

It isn't in dispute that Miss O authorised the disputed card payments she made from her Revolut account. The payments were requested by her using her legitimate security credentials provided by Revolut for that purpose. And the starting position is that Revolut ought to follow the instructions given by their customers, in order for legitimate payments to be made as instructed.

In some circumstances though, I'd consider it fair and reasonable to expect a firm such as Revolut to have taken additional steps prior to processing a payment instruction – where that payment might have been indicative of potential loss due to fraud or a scam. Revolut might reasonably be expected to have such concerns where, for example, a payment instruction was unusual or significantly out of character for that customer.

When considering this, I've kept in mind that firms such as Revolut process high volumes of transactions each day. And that there is a balance for Revolut to find between allowing customers to be able to use their account and questioning transactions to confirm they're legitimate – as it wouldn't be practical for firms to carry out additional checks before processing every payment.

I've thought about the payments Miss O made here. But I don't think they were so unusual or suspicious whereby I consider they should have stood out to Revolut as being indicative of a potential fraud or scam. The three disputed payments took place over the course of over a week. They were being made to legitimate money remittance providers. I don't think there was a pattern or other aspect of these payment instructions that should have made Revolut concerned that Miss O might be falling victim to a scam. I don't think these payments would

have appeared significantly unusual to Revolut to the extent it needed to block the payments or intervene.

Taking everything into consideration, I don't think that Revolut could reasonably be expected to have identified the risk here. As a result, I don't think it was at fault for not intervening. It had to carry out the payments instructed by Miss O. I don't think Revolut can reasonably be expected to have stopped these payments in the circumstances. Given this, I don't think Revolut needs to refund Miss O the transactions in question.

When Miss O reported the scam, Revolut was unable to recover her funds. Unfortunately, the nature of the transactions she'd made were that the funds had been utilised almost immediately. So, there was no reasonable prospect of recovery or chargeback. Revolut had no control over this, and I find it could not have done more than it did.

I appreciate this outcome will come as a significant disappointment to Miss O. I know she'd like me to give her a different answer, and from what she's explained I know how much of an impact this scam has had on her. I'm sorry to hear she has lost the money she did and that she was the innocent victim of a cruel scam. The blame here rests with the actions of a criminal scammer who cynically tricked someone looking for a job into paying out a lot of their own money instead. But, I can only find against Revolut if it was at fault or otherwise needed to do more, and having carefully considered everything here, I'm not persuaded that Revolut can fairly or reasonably be held liable for what happened.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss O to accept or reject my decision before 28 October 2025.

Stephen Dickie  
**Ombudsman**