

## **The complaint**

Miss P complains that Revolut Ltd won't reimburse her the money she lost after she fell victim to an Authorised Push Payment ("APP") scam.

## **What happened**

The background to this complaint is well known to both parties, so I won't repeat it all in detail here. But in summary I understand it to be as follows.

In or around April 2024, Miss P was looking for a property to live in. She found one that interested her and agreed to pay a deposit. On 5 April 2024, Miss P made four payments from her Revolut account, totalling £250.35, to two separate payees. But unfortunately, this was a scam and she was dealing with a fraudster and had sent her payments to accounts the fraudsters controlled.

On realising she'd been scammed Miss P raised the matter with Revolut, but it didn't agree to refund her loss.

Unhappy with Revolut's response, Miss P brought her complaint to this service. One of our Investigator's looked into things, but didn't think the complaint should be upheld. In summary, this was because they didn't think any of the payments looked suspicious, such that Revolut ought to have made additional checks before processing any of them.

As Miss P didn't agree with our Investigator's view, the complaint has been passed to me for 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.

Having taken into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, Revolut ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

Payment Service Providers have a difficult balance to strike in fulfilling their obligations to process payments in line with their customer's instruction against identifying, and intervening in, potentially fraudulent payments.

I have reviewed Miss P's account and the payments she made to the scam. Having considered when they were made, their value and who they were made to, I'm not persuaded Revolut ought to have found any of the payments suspicious, such that it ought to have made enquiries of Miss P before processing them.

I say that as I don't think there was anything about them that would have appeared so suspicious to Revolut, that I could fairly and reasonably have expected it to have been concerned that Miss P may have been at risk of financial harm. Or for it to have foreseen that she may have been at risk of falling victim to a fraud. With this in mind, I don't think Revolut made an error in allowing the payments to be progressed or missed an opportunity to prevent the fraud.

Finally, I can see that Revolut did contact the beneficiary banks (the banks to which the payments were made) after Miss P had reported the matter, in an attempt to recover the money Miss P had sadly lost. Unfortunately, it wasn't able to recover any of the funds.

Whilst Miss P has undoubtedly been the victim of a cruel scam, I don't find there were any failings on Revolut's part that would lead me to uphold this complaint.

### **My final decision**

My final decision is that I don't uphold this complaint.

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

Stephen Wise  
**Ombudsman**