DRN-5240121

The complaint

Mrs G complains that Revolut Ltd won't refund money she lost to a scam.

Mr G is professionally represented, but for ease, I'll refer to Mr G throughout my decision.

What happened

The background to this complaint is well known to both parties, so I won't repeat it in detail here. In summary, Mrs G said she made the following payments as a result of a task-based job scam.

Payment	Date	Type	Amount
1	21 November 2023	Card Payment	£2,997.60
2	21 November 2023	Card Payment	£255.45
3	25 November 2023	Card Payment	£1,955.99
4	29 November 2023	Card Payment	£2,983.17
5	03 December 2023	Card Payment	£2,000.99
6	24 December 2023	Card Payment	£3,150

Mrs G received a message from someone claiming to be employed by a firm offering a job opportunity reviewing hotels online. The role involved completing a set number of tasks in exchange for a commission. Mrs G had to make payments when her work account appeared to enter a negative balance and to release additional tasks for which she could earn a higher commission. Initially Mrs G made payments from an account she opened with a business I'll refer to as W and she subsequently opened an account with Revolut and made the aforementioned payments. Mrs G said she realised it had been a scam when the scammer became pushy and tried to force her to pay more money into the work account. She complained to Revolut but it didn't uphold the complaint or refund the money she lost.

Our investigator didn't think the complaint should be upheld. She thought Mrs G was under the spell of the scammer and had continued to make the payments despite identifying forms of risk. Our investigator thought Revolut ought to have intervened but she didn't think it would have been able to prevent the loss.

Mrs G didn't accept our investigator's opinion, and as such the complaint has been passed to me to decide.

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 done so, I agree with the outcome our investigator reached and for similar reasons. I know this will be disappointing to Mrs G, but I'll explain my reasons why.

I recognise that I have summarised this complaint in much less detail than has been provided by both parties. I want to reassure them that I have taken their submissions into consideration and if I haven't mentioned something it isn't because I've ignored it. I haven't. Rather, I've focussed on setting out what is key to my decision.

I think it's important to highlight that there are many payments made by customers each day, and it's not reasonable to expect the bank to stop and check every payment instruction to try to prevent fraud or financial harm. There's a balance to be struck between the extent it intervenes in payments to protect customers, without unnecessarily disrupting legitimate payment instructions.

I accept that Revolut ought to have been aware that several payments were for the purchase of cryptocurrency. While cryptocurrency related payments are considered high risk, it does not mean they are all fraudulent. I find that Payments 1- 5 were not made in quick succession, did not bear other common features of a potential scam nor were they of significant enough value to have been of concern.

However, considering the value of the final payment (£3,150), that it was identifiably cryptocurrency related and by this time a pattern had developed of deposits into the account followed by Mrs G making payments shortly after, leaving the account with a minimal balance, I think Revolut ought to have intervened before processing it. Additionally the fact that Mrs G had reported a scam only three days prior, I think there was enough going on that Revolut ought to have been concerned that she might be at risk of financial harm from fraud.

With the information Revolut had regarding the payment, I think it ought to have declined it and directed Mrs G to its in-app chat to discuss its intended purpose with a member of staff. It should also have provided tailored warnings relevant to the scam risk identified.

I've thought about whether Mrs G would have responded positively to Revolut's intervention and I don't think she would. I say this because Mrs G identified that the job opportunity was likely a scam and reported this on two occasions, but she continued to make payments to the scammer.

Mrs G first reported the scam to W on 12 November 2023. When W informed her it could not recover the funds, Mrs G stated she would have to complete the transactions to get her money back. Mrs G subsequently followed guidance from the scammer and opened the account with Revolut and begun making the payments towards the scam.

Mrs G reported the scam to Revolut and then went on to make the final payment for £3,150. So it follows that had Revolut intervened in the final payment and told Mrs G it was a scam, as I think it ought to have done, it would not have been telling her anything she wasn't already aware of, and I think it is likely that Mrs G would have proceeded with the payment. Even if Revolut were to have placed blocks on the account to prevent further payments, I think it is likely that Mrs G would have found alternative means to make them.

By this time, Mrs G had invested almost £12,000 in the scam. The scammer had already been able to convince her to open both the account with W and Revolut. They reassured Mrs G that she would be able to withdraw her funds if she made the last payment and finished the tasks, which is a common tactic used by scammers to encourage their victims to make further payments. From her conversations with the scammer it is clear Mrs G was distressed by the situation and anxious to have the funds repaid.

I have also considered whether Revolut did enough to try to recover the funds. But as the payments were made to legitimate merchants before the funds were sent on to the scammer, I'm not persuaded there were any prospects for recovery.

I’ve thought carefully about everything that’s happened here and I know this was a really tough time for Mrs G, made worse by the cruel scam she fell victim to. I sympathise with her and I understand that she is out of pocket because of this. However, I could only uphold this complaint and require Revolut to reimburse the payments if I thought any errors on its part made a material difference and I’m not persuaded that they did. Ultimately, I cannot fairly or reasonably hold it responsible for the losses incurred.

My final decision

My final decision is that I do not uphold the complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mrs G to accept or reject my decision before 11 September 2025.

Oluwatobi Balogun
Ombudsman