

The complaint

Mrs B complains that Revolut Ltd ('Revolut') won't refund the money she lost to a job scam.

What happened

In summary, in September 2023, Mrs B was contacted by an individual claiming to be from a recruitment company about a job opportunity. The contact wasn't unexpected as she'd been looking for part-time work at the time. She later discovered she'd connected with a scammer.

For the 'job' itself, she was told she'd be reviewing various products online to improve sales and that she'd earn commission from completing sets of tasks randomly assigned. After completing some tasks, she was required to deposit her own funds. She was told this was to clear 'negative' balances on her 'work' account that would then lead to better earnings.

These deposits were paid in cryptocurrency Mrs B bought from sellers in the peer-to-peer market (P2P), using her account with a legitimate crypto-platform she'd been told to set up as part of the process. She realised she'd been scammed when she was repeatedly asked to pay more to withdraw funds. In total, about £15,400 was lost to the scam across a series of payments between October 2023 and January 2024. Some of that money came from private borrowing and personal loans.

The scam was reported to Revolut in March 2024. A complaint was raised and then referred to our Service. Our Investigator considered it and didn't uphold it. In brief, they noted Revolut did intervene on some payments to find out more and concluded it wasn't at fault for then processing them based on the information it was given at the time.

As the matter couldn't be resolved informally, it's 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've reached the same conclusions as the Investigator. These are the key reasons for my decision.

Authorisation

- The starting position is that liability for an authorised payment rests with the payer, even where they're tricked into making that payment. It isn't in dispute that Mrs B made the payments in question, so under the relevant rules (the Payment Services Regulations 2017) they were authorised and Mrs B is presumed responsible for her losses in the first instance.

Triggers

- There are some situations where I consider that a firm (like Revolut) taking into account

relevant rules, codes and best practice, should reasonably have taken a closer look at the circumstances of a payment – if, for example, it's particularly suspicious. But it's important for me to emphasise that a firm can't reasonably be expected to intervene on all transactions that may be the result of a scam. There's a balance it needs to strike between identifying scam payments and ensuring minimal disruption to legitimate ones.

- In this case, I don't think there was enough about the account activity and the disputed payments for Revolut to have intervened before 20 November 2023. Those payments, whilst not insignificant, were spread out and wouldn't have appeared as particularly concerning in terms of value. I'm also mindful that, although the money was used to buy cryptocurrency, that's not something Revolut would have known given the method used.
- I agree that the position changed when it came to the activity on 20 November 2023. At that point, I too think there was probably enough going on for Revolut to have stepped in on concerns that Mrs B might be at a heightened risk of fraud – considering, for example, that the payments were sent to the same recipient and the amounts involved. But, as referred to by the Investigator, Revolut did in fact intervene on all payments that day (as well as an earlier payment on 8 November 2023).
- I note that, for each of those interventions, Mrs B was required to answer questions in the automated payment flow. I can see she was warned at the outset *"Something doesn't look right. Your transaction has been flagged by our system as a potential scam"*. She was asked *"Please answer truthfully. If you're being scammed, the fraudster may ask you to hide the real reason for this payment"*. I can't overlook that when asked *"is anyone telling you how to answer these questions...or telling you which options to choose"*, Mrs B selected *"No, I'm not being assisted through this questionnaire"*. And I can't overlook that Mrs B went on to choose *"Pay a family member or friend"* and *"Paying back for something they purchased on my behalf"* as her payment reasons – despite having been warned that *"if someone is telling you to ignore these warnings, they're a scammer"* and *"Only continue if you're sure that you are not being prompted into making a payment"*.
- The automated warnings Mrs B was then shown didn't resonate. And I appreciate she feels Revolut should have gone further than it did by speaking to her directly to find out more about the circumstances. I understand she thinks such an intervention would have exposed the scam. But, again considering the payment values, the account activity, and the need for Revolut to strike a careful balance when deciding if and how to intervene, that's not the level of intervention I'd have expected here.
- Like the Investigator, I think an automated warning highlighting some of the key scam aspects (based on the 'payment reasons' given), was a *proportionate response* to the payment risks presented at the time. And even if I were to say Revolut should have presented better screens/questions in the payment flow, I'm not convinced things would have played out very differently. For me it's clear, looking at the scam chat, that the scammer's 'spell' was such that Mrs B was reverting to them and prepared to follow their instructions for the payments to go through without issue – with screenshots and guidance being shared in her messaging *app*
- I'm mindful that Mrs B was manipulated into following instructions as part of what she genuinely thought was a legitimate opportunity. And that the scam operated in such a way that made her think she'd be able to withdraw her funds after one more payment. I don't imagine she'd have gone along with any of it thinking she'd lose her money. At the same time, it's important to keep in mind Revolut wouldn't have known for sure that a scam was taking place either. As noted above, I don't think the payment activity was such that it needed to go beyond providing automated warnings. And, as a matter of 'causation', I can't hold it responsible for Mrs B's losses when, on the evidence, that level

of intervention wouldn't have been enough to stop this particular scam.

Recovery

- In terms of recovery, I'm satisfied there was little Revolut could have done. For the card payment, a chargeback is unlikely to have succeeded as there's no dispute the merchant (a crypto-platform) provided the cryptocurrency as intended before that was sent to the scam. For the transfers, I note the Investigator said that Revolut's recovery attempts were unsuccessful. I'll add that, given those payments were used to buy cryptocurrency from sellers in the P2P market, there wouldn't have been a basis for Revolut to request a return of those funds. There's no suggestion the P2P sellers were part of the scam itself.

This isn't a decision I've made lightly. I'm very sorry Mrs B was scammed and about the impact the whole experience has had on her at an already difficult time. I recognise she was an innocent victim in all this and that the scam has affected her deeply. But, for the reasons I've given, I can't hold Revolut responsible for her losses in these circumstances.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 16 October 2025.

Thomas Cardia
Ombudsman