

The complaint

Mr J complains that Revolut Ltd (Revolut) is refusing to refund him the amount he lost as the result of a scam.

What happened

The background of this complaint is well known to all parties, so I won't repeat what happened in detail.

In summary, Mr J was contacted by someone claiming to be offering a remote working job with a company I will call X. The job involved leaving reviews about movies and Mr J agreed to the role.

Each review was considered to be a task, and Mr J had to make payments to unlock the tasks before he could continue and receive an income.

Mr J started the role but and was able to withdraw some small commissions but later found he had been scammed when X kept hold of his remaining funds, and he was unable to retrieve them.

Mr J has disputed the following payments:

Payment	Date	Payee	Payment Method	Amount
1	21 October 2023	Payee 1	Push to card	£300
2	21 October 2023	Payee 1	Push to card	£1,206
3	25 October 2023	Payee 1	Push to card	£1,500
4	25 October 2023	Payee 1	Push to card	£1,597

Mr J also made two other payments to different accounts one for the value of £419.43 on 21 October 2023 and one for the value of £1,479.26 on 25 October 2023, other payments were also declined.

Our Investigator considered Mr J's complaint and didn't think it should be upheld. Mr J disagreed, so this 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.

It has not been disputed that Mr J has fallen victim to a cruel scam. The evidence provided by both Mr J and Revolut sets out what happened. What is in dispute is whether Revolut should refund the money Mr J lost due to the scam.

Recovering the payments Mr J made

Mr J made payments into the scam via a push to card method. I can see that Revolut did

attempt to recover the payments however as they were made to a card there was no way of recovering the payments Mr J made.

Should Revolut have reasonably prevented the payments Mr J made?

It has been accepted that Mr J authorised the payments that were made from his account with Revolut, albeit on X's instruction. So, the starting point here is that Mr J is responsible.

However, banks and other Payment Services Providers (PSPs) do have a duty to protect against the risk of financial loss due to fraud and/or to undertake due diligence on large transactions to guard against money laundering.

The question here is whether Revolut should have been aware of the scam and intervened when Mr J made the payments. And if it had intervened, would it have been able to prevent the scam taking place.

Considering the value of the payments Mr J made, and that they were not clearly being made a cryptocurrency exchange I wouldn't necessarily have said that Revolut should have realised the Mr J was at risk of financial harm and that it should have intervened. Although I can see that Revolut did intervene before Mr J made two of the disputed payments.

When Mr J made payment 1 he was required to review his payment and confirm he knew and trusted the payee. He was warned that "if you're unsure, don't pay them, as we may not be able to help you get your money back. Remember, fraudsters can impersonate others, and we'll never ask you to make a payment".

When Mr J made payment 2 he received the same warning as he did when he made payment 1. But Revolut intervened further via its app before the payment was released.

The next screen Mr J was presented with stated:

"Something doesn't look right. Your transaction has been flagged by our system as a potential scam. To continue we need to ask you some questions. "

Mr J continued to the next page where he had to agree to a statement confirming he would answer the questions truthfully and he was not being assisted with his answers.

Mr J then answers Revolut's questions stating he was not being assisted through the questionnaire, the purpose of the payment was to "pay a family member or friend", he was "buying something from them", he had paid them before, and they had provided the details "face to face".

Mr J was then directed to Revolut's in-app chat where he again confirmed he was making a payment to a friend that he had met face to face.

Mr J had answered Revolut's questions incorrectly multiple times which would have made it extremely difficult for Revolut to uncover the scam or understand that further intervention may have been required. Mr J has since told us that he gave incorrect answers having been guided by X.

While it is always possible for a business to intervene further when a payment is attempted, I think the interventions provided by Revolut were proportionate to the risk associated with the payments Mr J was making.

Mr J has said that Revolut's approach to the payments he made were not consistent and it

should have provided further interventions having declined other payments. I don't agree that Revolut was required to go further than it did but even if I was to say Revolut should have gone further and asked Mr J additional questions, or intervened when other payments were made, I don't have enough to say that Mr J would have given any more honest answers if it had.

Providing incorrect answers to Revolut made it very difficult for Revolut to uncover the scam that Mr J was falling victim to. Having taken everything into account I don't think Revolut missed an opportunity to prevent the scam and it is not responsible for Mr J's loss.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 15 May 2025.

Terry Woodham
Ombudsman