

The complaint

Mrs R complains Revolut Ltd (“Revolut”) didn’t do enough to protect her when she fell victim to a task-based job scam.

What happened

Both parties are familiar with the circumstances of the complaint, so I’ll only summarise the details here.

Mrs R said she applied for a job online and was later contacted via a messaging app by someone who I’ll refer to as the scammer. She said the scammer explained she’d receive tasks to boost product reviews and earn commission. Mrs R said package tasks would cause her balance to become negative, and she’d have to add funds which would be returned with a higher rate of commission.

Mrs R said she realised she’d been scammed when she told the scammer she didn’t have further funds to reduce a negative balance, and they suggested she take a loan.

Below are the payments Mrs R made from her Revolut account towards the scam:

	Date	Type of transaction	Payee	Amount
1	16 February 2023	Card payment	Cryptocurrency provider	£53
2	17 February 2023	Card payment	Cryptocurrency provider	£194
3	23 February 2023	Card payment	Cryptocurrency provider	£472
4	24 February 2023	Card payment	Cryptocurrency provider	£938
5	24 February 2023	Card payment	Cryptocurrency provider	£734
6	27 February 2023	Card payment	Cryptocurrency provider	£1,379
7	27 February 2023	Transfer	Payee 1	£2,738
8	30 March 2023	Card payment	Cryptocurrency provider	£126
9	12 April 2023	Card payment	Cryptocurrency provider	£1,275
10	15 April 2023	Card payment	Cryptocurrency provider	£1,267
11	17 July 2023	Card payment	Cryptocurrency provider	£42
12	21 July 2023	Card payment	Cryptocurrency provider	£30
13	11 August 2023	Card payment	Cryptocurrency provider	£20
14	18 August 2023	Card payment	Cryptocurrency provider	£122
15	18 August 2023	Card payment	Cryptocurrency provider	£15
16	31 August 2023	Card payment	Cryptocurrency provider	£90
17	8 September 2023	Card payment	Cryptocurrency provider	£140
18	17 September 2023	Card payment	Cryptocurrency provider	£122
19	5 October 2023	Card payment	Cryptocurrency provider	£180

Mrs R complained to Revolut, and her complaint wasn’t upheld. Unhappy with Revolut’s response, she raised the matter with the Financial Ombudsman. One of our Investigators looked into the complaint and didn’t uphold it. They didn’t think the payments ought to have been a cause for concern for Revolut such that it should have intervened. And where it had intervened it had done so proportionately.

As an agreement could not be reached, 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.

I'm sorry that Mrs R has been the victim of a scam. I realise she's lost a significant sum of money and I don't underestimate the impact this has had on her and her family. And so, I'd like to reassure her that I've considered everything she's said in support of her complaint. But I'll focus my comments on what I think is relevant. If I don't mention any specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome. I know this will come as a disappointment to Mrs R but having done so, I won't be upholding her complaint for broadly the same reasons as our Investigator. I'll explain why.

In broad terms, the starting position at law is that banks and other payment service providers are expected to process payments and withdrawals that a customer authorises it to make, in accordance with the Payment Services Regulations and the terms and conditions of the customer's account.

Mrs R authorised the payments in question here – so even though she was tricked into doing so and didn't intend for her money to end up in the hands of a scammer, she is presumed liable in the first instance.

But as a matter of good industry practice, Revolut should also have taken proactive steps to identify and help prevent transactions – particularly unusual or uncharacteristic transactions – that could involve fraud or be the result of a scam. However, there is a balance to be struck: as while banks and Electronic Money Institutions should be alert to fraud and scams to act in their customers' best interests, they can't reasonably be involved in every transaction.

I've also thought about the Contingent Reimbursement Model which is a voluntary code and Revolut isn't a signatory and so the code isn't relevant here.

I've thought about whether Revolut acted fairly and reasonably in its dealings with Mrs R when she made the payments, or whether it should have done more than it did. In doing so I've considered what Revolut knew about the payments at the time it received Mrs R's payment instructions and what action, if any, Revolut took prior to processing the payments.

I don't think the payments were of an unusually excessive value that it ought to have caused Revolut to be concerned that Mrs R was potentially falling victim to a scam. Revolut should be aware of multistage fraud involving cryptocurrency, but not all payments made to cryptocurrency providers are suspicious. It should be a consideration for a firm when deciding whether to intervene or not, but a payment to a legitimate cryptocurrency provider in itself isn't enough for me to say that Revolut ought to have been suspicious such that it should have intervened. The payments were spaced out over many months, and where payments were made on the same day they were either made hours apart or had a low value when combined. So, I don't think the payments were suspicious in nature to suggest to Revolut that Mrs R was at a heightened risk of financial harm from fraud. I therefore don't think it was unreasonable for Revolut to process the payments in-line with her payment instructions.

Although I don't think the payments suggested Mrs R was at risk of financial harm from fraud such that Revolut ought to have intervened, Revolut told us it did for one of the payments, so I'll comment on that intervention.

Payment 7 was a transfer to an individual and as this was a new beneficiary Revolut told us it displayed a warning to Mrs R asking if she knew and trusted the payee and if she was unsure not to pay them. The warning also said Revolut may not be able to help her get her money back and gave a reminder that fraudsters can impersonate others. Mrs R continued past this warning.

Revolut asked Mrs R the reason for making payment 7 and she said it was '*Cryptocurrency*'. It then displayed a series of warnings under the heading cryptocurrency which included ensuring she had control of her account, she should research the investment company or cryptocurrency provider and a warning around remote access software. Mrs R continued past these warnings and the payment was processed. I believe this intervention was reasonable given the circumstances of the payment and the payment purpose Mrs R selected. I therefore think it was reasonable for Revolut to process the payment in-line with Mrs R's instruction to do so.

I'm sorry to learn of Mrs R circumstances at the time the payments were made, and I've not seen anything to show Revolut were aware of this at the time she made the payments so that they ought to have done anything differently.

Recovery

I've thought about whether there's anything else Revolut could have done to help Mrs R — including if it took the steps it should have once it was aware that the payments were the result of fraud.

Most of the transactions were debit card payments, where the only option of recovery was via chargeback. But given the payments were made to a legitimate cryptocurrency provider, I don't consider they would have had any prospect of success given there's no dispute the cryptocurrency was provided to Mrs R and so, I don't think Revolut could've recovered her losses.

Revolut attempted to recover the funds related to the transfer Mrs R made, and the beneficiary confirmed no funds remained. Additionally, scammers typically move money on quickly to avoid having it returned to their victims and Mrs R contacted Revolut about the scam in October 2024, I'm satisfied Revolut did what it could but the funds couldn't be recovered.

I'm sorry to disappoint Mrs R further, but I've thought carefully about everything that has happened, and with all the circumstances of this complaint in mind I don't think Revolut needs to refund her money or pay any compensation. I realise this means she's out of pocket and I'm really sorry she's lost this money. However, for the reasons I've explained, I don't think I can reasonably uphold this complaint.

My final decision

My final decision is that I do not uphold this complaint against Revolut Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R to accept or reject my decision before 24 July 2025.

Charlotte Mulvihill
Ombudsman