

## **The complaint and background**

Mr F complains that Revolut Ltd (“Revolut”) won’t reimburse the money he lost when he fell victim to a scam. He started making the payments in November 2023.

Our investigator didn’t uphold the complaint. He noted that Revolut had intervened with some of Mr F’s payments and felt that it provided proportionate tailored warnings. But he said Mr F had given inaccurate information, having been coached by the scammer, and this made the payments appear legitimate. So, he didn’t think any further intervention by Revolut would have prevented Mr F’s losses. He also felt Revolut had acted appropriately in its attempts to recover the funds.

Mr F’s representative asked for the matter to be referred to a decision. In summary, it thought the payments were uncharacteristic so Revolut should have intervened.

## **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, I agree Revolut ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

Revolut did find some of Mr F’s payments suspicious and it paused them to make some further enquiries, as well as providing warnings. But, as our investigator has said, Mr F provided inaccurate answers which allayed Revolut’s concerns, and the payments were processed as a result. I’m not persuaded that further *proportionate* intervention would have prevented his loss.

I say this because Mr F had been subject to social engineering and was seemingly being coached by the scammer. I’ve not been given any persuasive evidence that, had there been better or further questioning, Mr F wouldn’t have continued to provide inaccurate information in such a way as to avoid alerting Revolut to what was really happening.

Mr F has been the victim of a cruel scam. But I can only uphold his complaint if I conclude that Revolut failed to intervene appropriately *and* if I’m satisfied that this failure made a material difference to what happened. For the reasons given, I’m not persuaded that any failings on Revolut’s part led to Mr F’s losses.

## **My final decision**

For the reasons given above, my final decision is that I don’t uphold this complaint.

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

Melanie Roberts  
**Ombudsman**