

## **The complaint**

Miss O is complaining that Revolut Ltd didn't do enough to prevent her from making payments to a scam.

The complaint is brought on her behalf by a professional representative, but I'll mainly refer to Miss O here.

## **What happened**

Both parties are familiar with the circumstances of the complaint, so I'll only set out the key points here.

In 2023 Miss O fell victim to a job scam after receiving a message about a job opportunity.

As part of the scam, she opened an account with Revolut and over around a ten-day period in June and July 2023 she made payments totalling over £22,000 to the scam.

Miss O's told us the payments were made to buy cryptocurrency which was then transferred to the scam. The payments were mostly made to individuals, but one of the payments was made directly to a cryptocurrency exchange.

In June 2024 Miss O reported the scam to Revolut. Revolut looked into what had happened, but it didn't agree to refund Miss O's payments to the scam.

Miss O complained to Revolut, and then to the Financial Ombudsman Service. Our Investigator didn't think Miss O's complaint should be upheld. But Miss O didn't agree – she thought Revolut ought to have done more to question her about what was happening and if it had done, the scam would have been uncovered.

Miss O's complaint has now been passed to me for review and a 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.

Having done so, I'm not upholding Miss O's complaint - for much the same reasons as the Investigator.

It's not in dispute that Miss O authorised the payments, and Revolut do have a duty to act on her instructions. But in some circumstances, Revolut should take a closer look at the circumstances of a payment – for example, if it ought to be alert to a fraud risk, because the transaction is unusual or looks out of character or suspicious. And if so, it should intervene, for example, by contacting the customer directly, before releasing the payment. I'd expect any intervention to be proportionate to the circumstances of the payment.

But I've also kept in mind that Revolut processes high volumes of transactions each day. There is a balance for it to find between allowing customers to be able to use their account

and questioning transactions to confirm they're legitimate.

Revolut did have some concerns about the payments Miss O was making here, and it did intervene by asking questions about some of the payments. For nine of the payments Miss O made Revolut asked for a payment purpose, and she selected various reasons for making the payments. For seven of the successful payments (excluding the payment I'll consider in more detail below) Revolut went on to show Miss O a written scam warning tailored to the payment purpose she'd selected. I do think Revolut could have done more to ask Miss O about some of these payments based on the payment reasons she'd selected which ought to have caused it some concern. But ultimately, I don't think this would have made any difference to what happened.

I say this because Revolut carried out a more detailed intervention on the sixth payment Miss O made to the scam, which took place on 27 June 2023. I agree with the Investigator that due to the value of this payment (£3,737) and the pattern of the activity up to this point it was appropriate for Revolut to have carried out a more detailed intervention here.

Revolut paused the payment and asked Miss O for the payment purpose. Miss O said it was to purchase goods or services. Revolut asked her some questions about this based on key features of scams relating to goods and services and Miss O responded to say (in summary) that the offer didn't appear to be too good to be true, she hadn't been asked to pay using a method outside of the marketplace, and the product or service hadn't been advertised on a social media platform.

Revolut then asked Miss O to either cancel the payment or join an in-app chat. Miss O joined the chat, and Revolut asked Miss O if she'd been told to ignore any scam warnings - she said she hadn't. Revolut then asked her to give it some more information about the goods or services she was buying. Miss O responded to say she was paying for surgery to take place abroad, that she was going there and had been there before. Revolut then gave Miss O a written warning tailored to scams related to buying goods and services. It asked Miss O to provide a selfie confirming she was aware of the scam risk. Miss O wasn't keen to engage further with Revolut and made her frustration with the process clear, but she sent the selfie and Revolut then unblocked the payment.

As I've explained, I do think Revolut ought to have had some concerns about the payments Miss O made and the way she'd answered some of its questions about them – and it could potentially have questioned her more about what was really happening. But the effectiveness of any intervention does somewhat rely on the customer being open and honest about the circumstances of the payment. And ultimately Miss O didn't answer the questions Revolut *did* ask her accurately and made it clear she wasn't keen to engage further.

When we asked Miss O why she answered Revolut's in-app chat questions in the way she did, she said she doesn't remember answering the questions. However, Miss O did also say the same to another business during a telephone conversation when she transferred funds into her Revolut account to make this payment, and the scam chat she's sent us suggests that she did have plans to travel abroad for an operation albeit not in relation to this payment. So, I think it's more likely this was something she decided to say herself rather than being instructed to do so by the scammer. But it seems Miss O did to some extent follow instructions from the scammer in selecting the payment purposes and in not mentioning that this payment was to buy cryptocurrency. And overall, I've not seen anything that would lead me to conclude that Miss O would have been forthcoming about the real reason she was making the payments if Revolut had asked any more questions.

Taking this into account I think it would have been very difficult for Revolut to have

uncovered the true circumstances of the payments Miss O was making as part of a proportionate intervention, so that it could have given her an appropriate scam warning which may have prevented her from making further payments.

I can see that Revolut did attempt to recover the payments once the scam was reported, and it was unsuccessful. But this was around a year after the payments had been made, and given what we know about what the payments were used for it's not clear that the funds would ever have been recoverable even if the scam had been reported sooner than it was. For completeness, I don't think Revolut could reasonably have done anything else here which would have led to the payments being successfully recovered.

I'm really sorry to disappoint Miss O. I can understand why, as the victim of a cruel scam, she'd expect her payments to be refunded. But I've not found that Revolut ought reasonably to have done anything else which would have prevented Miss O from making the payments here. It follows that it wouldn't be fair or reasonable to ask Revolut to refund them to her.

### **My final decision**

My final decision is that I'm not upholding Miss O's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss O to accept or reject my decision before 20 October 2025.

Helen Sutcliffe  
**Ombudsman**