

The complaint

Mr A complains that Revolut Ltd won't refund the full amount of money he lost to a scam.

What happened

The background to this complaint is well-known to both parties, so I won't repeat it in detail here. But in summary and based on the submissions of both parties, I understand it to be as follows.

Mr A complains that from December 2023 he sent several payments to what he thought was a task-based job. When the scam unfolded, Mr A raised a complaint with Revolut.

Revolut looked into the complaint but didn't uphold it. So, Mr A brought his complaint to our service.

Our investigator looked into the complaint but did think it should be upheld. Our investigator found Revolut stopped several of Mr A's payments and asked him questions about their purpose. As Mr A wasn't forthcoming with the true purpose of the payments, our investigator didn't think Revolut could have done anything more to prevent the scam.

As Mr A didn't agree with the investigator's view, the complaint has been passed to me to decide.

What I've decided – and why

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I'm very aware that I've summarised this complaint briefly, in less detail than has been provided, and in my own words. No discourtesy is intended by this. Instead, I've focussed on what I think is the significant part here. If there's something I've not mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

Where the evidence is incomplete, inconclusive, or contradictory, I must make my decision on the balance of probabilities – that is, what I consider is more likely than not to have happened in the light of the available evidence and the wider surrounding circumstances.

In line with the Payment Services Regulations (PSR) 2017, consumers are generally liable for payments they authorise. Revolut is expected to process authorised payment instructions without undue delay. As an Electronic Money Institute (EMI), it also has long-standing obligations to help protect customers from financial harm from fraud and scams. However,

there are many payments made by customers each day and it's not realistic or reasonable to expect an EMI to stop and check every payment instruction. There's a balance to be struck between identifying payments that could potentially be fraudulent, and minimising disruption to legitimate payments.

I'm satisfied that payment three made on the 10 December 2023 ought to have triggered an intervention by Revolut. Three payments had been made on the same day, and it took the total value to £6,137.69. This was a much higher value than anything Mr A has sent leading up to the scam.

Having considered what impact any intervention would have had on Mr A sending money to the scam, I'm not convinced Revolut could have prevented Mr A making the payments. I'll explain why.

Revolut did intervene several times and speak to Mr A on its online chat facility. Here Mr A didn't give an accurate payment purpose, so Revolut were unable to give him accurate warnings. Mr A said he was paying friends and family members, so Revolut gave warnings based on that purpose.

Towards the end of the scam Mr A changed the answer he gave to Revolut to 'buying cryptocurrency.' Revolut went on to ask further questions and although Mr A had already given a different payment purpose to what he was doing (a task-based job) he then gave more inaccurate answers by giving further details about how and why he was buying cryptocurrency.

Unfortunately, by Mr A concealing the true reason for the payments, he hindered Revolut's ability to give relevant warnings or uncover the scam. Even if Revolut had stopped further payments or asked more questions, I'm not convinced Mr A would have been any more accurate with his responses. Mr A appears to have had some doubts about the legitimacy of the job when he signed up to it, but this didn't prevent him from giving the answers he did or allowing himself to be guided by the scammer.

Mr A has said he was vulnerable at the time due to some personal circumstances he was experiencing. I'm sorry to hear Mr A was going through a challenging time. I've thought about this point carefully, but it doesn't change the outcome I've reached.

From the information I've seen, Revolut were not aware of the vulnerabilities Mr A was suffering. Having said that, even if he had made Revolut aware of these, I'm not convinced it would have led to Revolut being able to uncover the scam. I would have expected the line of questioning to be similar, and I have not seen anything to convince me Mr A would have answered any differently had they known.

Therefore, due to the reasons I have outlined above, I am not persuaded Revolut ought to have done more and due to this couldn't have prevented Mr A's losses.

Revolut did contact the receiving banks shortly after Mr A raised the scam claim. Unfortunately, the receiving banks notified Revolut that the funds had been moved on shortly after they were received. So, there nothing more Revolut could do in these circumstances to recover Mr A's money.

Mr A feels that Revolut should refund the money he lost due to the scam. I understand that this will have been frustrating for him. 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 pay Mr A any compensation. I realise this means Mr A is out of pocket and I'm sorry he'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 don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 16 August 2025.

Tom Wagstaff
Ombudsman