

## **The complaint and background**

Ms T complains Revolut Ltd ('Revolut') won't reimburse over £1,000 that she lost when she fell victim to an employment scam.

Our investigator didn't uphold the complaint. He didn't consider the first few transactions to have caused any concern for Revolut. However, he found they did intervene about one of the payments and Ms T was presented with a warning about the type of scam she was falling victim to and this ought to have resonated with her. He considered Revolut's actions were proportionate.

Ms T disagreed with our investigator. She said Revolut did not send her any warnings for the repetitive payments she continued to make. She believes Revolut's procedures were insufficient to prevent or detect the scam.

Our investigator highlighted new information had come to light. And in considering an interaction Ms T had with another bank as well as further interactions Ms T had with Revolut he wasn't persuaded they were responsible nor could have prevented her loss.

Ms T maintained Revolut failed to take sufficient measures to protect her funds and this failure to intervene more effectively played a role in enabling the scam to continue.

## **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 one of Ms T's payment's suspicious as it paused the payment to make some further enquiries about it. In doing so Ms T was required to interact with Revolut about the payment. She was required to verify she was not only responding honestly, but to take the warnings seriously. And if she wasn't to respond honestly, she may not be able to get her money back. Eventually Ms T was required to select the purpose of her payment and she chose '*It is related to a job opportunity*' before being presented with a series of warning screens.

I agree with our investigator, these warning screens ought to have resonated with Ms T – particularly the warning screen that advised not to move funds to complete a job. This same warning advised '*genuine companies don't ask you to transfer funds to Revolut, or to any Crypto or Trading platform as part of a job*'. Ms T was then required to complete a risk agreement and to acknowledge '*Revolut has warned me that this payment is suspicious, and I understand the risk of losing my money*'. Finally, she had the option to continue with the payment or to cancel it. Ms T chose to cancel the payment. I agree with our investigator that

the actions Revolut took here were proportionate considering the risk presented by the payment.

Immediately following this, Ms T carried out 24 lower value payments within an hour, before she attempted to make two much larger payments. These two larger payments were cancelled by Revolut and Ms T was presented with some further warning screens. But she didn't stop there, she also attempted two further smaller value payments before she was taken through another sequence of warning screens. Ms T chose to cancel the two payments and no further losses were made from her Revolut account to the scam.

Arguably, there did come a point that a suspicious pattern had developed when Ms T proceeded to make the 24 lower value payments and that Revolut ought to have intervened again. But, on balance, I'm not convinced such an intervention would have made a difference and stopped Ms T's losses. This is because an intervention did take place with Monzo and she misled them about the true purpose of her payments when questioned. I can't overlook Ms T accepts she wasn't honest about the reason for her payments. And it can't be ignored that Ms T had already been presented with an earlier warning by Revolut which was relevant to the circumstances of the scam she was facing and which ought to have resonated with her. That said, there were aspects of the warnings Monzo presented to Ms T that ought to have resonated with her too.

Having carefully considered the evidence before me I think it's most likely Ms T would still have decided to proceed with the payments even if Revolut had intervened again. When Revolut prevented Ms T from making any larger transactions and continued to intervene on further attempted payments, she then proceeded to use her account with Monzo to make payments towards the scam instead. Ms T's actions show she was willing to go to great lengths to ensure payments towards the scam could be made despite concerns brought to her attention about what she was doing. Furthermore, Ms T also acknowledged '*at no point did she recognise the true nature of the scam, as I genuinely believed I was engaging in a legitimate job opportunity*'. Ms T also went on to explain she was reassured by the fraudulent parties she was dealing with which led her to continue making payments despite the warnings. I've also found Ms T reverted to the scammers when she encountered problems with payments she was attempting to make and I think she's likely to have continued in this way had there been any further interventions. In light of this, I don't think it would be fair to hold Revolut liable for Ms T's losses.

I've also thought about whether Revolut ought to have done anything to recover the funds after Ms T reported her loss. The first disputed transaction was a faster payment to Ms T's own account with Monzo. As this was an account within her control, she could have returned the payment herself should she wish. In any event, having seen Ms T's account statements with Monzo, I've not found this disputed transaction was lost directly to the scam. The remainder of the disputed transactions were "push to card" payments. It's my understanding that currently there's no clear mechanism to request a recall of funds sent in this manner. Furthermore, Ms T didn't report the scam to Revolut until a week after the payments were made. So I'm satisfied that it is unlikely Revolut could have done anything to recover these payments.

In conclusion, I have a great deal of sympathy with Ms T being the victim of what was clearly a cruel scam. But it would only be fair for me to direct Revolut to refund her loss if I thought it was responsible – and I'm not persuaded this was the case. In the circumstances, I cannot fairly and reasonably hold Revolut liable. It follows that I will not be asking it to provide her with a refund.

**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 Ms T to accept or reject my decision before 24 July 2025.

Mark O'Connor  
**Ombudsman**