

The complaint

Mr A complains that Revolut Limited didn't do enough to prevent him losing money to a scam.

Mr A has used a representative to help him bring his complaint. But for ease of reading, I'll mostly just refer to Mr A himself, where I also mean the representative.

What happened

The detailed background to this complaint is well known to both parties. So, I'll only provide an overview of some of the key events here. In April 2023 Mr A made a series of payments from his Revolut account. The payments took place across a few days and totalled over £5,500. The largest individual payment was for £2,000. At the time Mr A says he thought he was earning money by completing tasks online with a company I'll call 'B', but he also had to pay to release funds due to him. Mr A later lost contact with those he'd been dealing with and realised he'd likely been scammed.

In November 2023 Mr A complained to Revolut. He said that he suffers from medical conditions which impacted his decision making and asked to be reimbursed. Revolut said they'd intervened in many of the payments he'd made and had provided appropriate warnings. They also said they'd been unable to recover any of his money.

The matter was referred to our service and one of our Investigators didn't recommend it should be upheld. Mr A disagreed and asked for an Ombudsman to review his complaint. Taking account of Mr A's difficult personal circumstances, and with a view to resolving things as quickly and informally as possible, I wrote to Mr A's representative. I also shared a copy of what I said with Revolut. I said:

"In short, whilst I have every sympathy for Mr A as a victim of a cruel and callous scam, there isn't an automatic right to a refund from Revolut in these circumstances. It is right to say that Revolut should do what they can to protect their customers from fraud and scams. But in order for me to fairly make an award in that regard, I'd need to be persuaded that there was a failure by Revolut which was causal to the losses that Mr A suffered. And here, I don't think there was.

In essence, this complaint fails on causation. Irrespective of the level of communication / intervention by Revolut, I don't think this would've made a difference or have prevented him making further payments. I don't think any level of intervention that could fairly have been expected would've been impactful. I say this because I've listened to a call between Mr A and 'H' [another bank who provided an account to Mr A] which took place in April 2023 and refers to the same overall scam. The call takes place between the fraud team and Mr A when he had been called into branch. It is in response to H blocking a payment that Mr A was trying to make to Revolut, to then send on to the scam. Following the efforts of both the fraud team and Mr A's wife (who was assisting him), he finally discloses that he's doing

'missions' and making payments to release funds already due to him. H tell him in no uncertain terms that this is a scam and not to make any further payments.

There is evidence in the form of the messages between the scammer and Mr A which show that, after H's intervention, Mr A was intent on making further payments. Our Investigator also asked Mr A when he realised that B were a scam and his reply said:

"I didn't believe it was a scam and was still in contact with them..."

With this in mind, I don't think anything Revolut reasonably could've done would've stopped Mr A from making the payments he did. Mr A seems to have access to multiple accounts at or around the same time, and the message history with the scammer discusses opening further credit cards etc. So, I think Mr A more likely than not was always going to make these payments, irrespective of what Revolut did.

I've also considered Revolut's actions once the scam was reported to them, and I don't think there were any failures which would've hindered recovery efforts.

I'm of course sorry to hear of Mr A's difficult situation and of the loss he's suffered. And I've taken account of his health and vulnerabilities. But despite my natural sympathy, as I don't think Revolut are responsible for any errors which caused Mr A's loss, I'm not going to tell them to do anything further to resolve this complaint."

Revolut didn't provide any further comments. Mr A responded with some further comments and asked that I issue 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.

Mr A acknowledged that this complaint is about Revolut, not H. But he says that had H invoked the banking protocol and called the police, this would've made a difference. He makes the same argument with regard to Revolut. He says that he was vulnerable at the time and that Revolut shouldn't have allowed these payments to go through when they knew he was being scammed. He thinks it would be harsh to blame him given his situation.

I've considered this, and I do sympathise with Mr A's situation. But this isn't about assigning blame to any party – the crux of Mr A's complaint is that he would like Revolut to refund him the money he sent to the scammer. But I can't fairly and reasonably ask them to do so solely due to Mr A's personal situation.

The weight of the available evidence shows that when H called Mr A into branch and explicitly told him he was being scammed, it still didn't prevent him from seeking to continue to make payments. Revolut don't have branches and so calling him in wouldn't have been something they'd have been able to do. And even if Revolut 'had' refused Mr A's payment instructions and closed his account (which for clarity, I don't think they'd have had reason to do on the information available to them), the evidence still suggests that Mr A most likely would've gone on to make payments from elsewhere and as I've said above, he likely wouldn't have ended up in a meaningfully different position.

I don't agree that Revolut 'knew' Mr A was being scammed at the time and I don't think Revolut reasonably would've known about his vulnerabilities or that even if they had, they could've done anything that would've impacted the loss suffered. So whilst I'm sorry that this

leaves Mr A out of pocket for a significant amount, nothing he has said persuades me to deviate from the outcome I've previously explained.

My final decision

For the reasons outlined 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 A to accept or reject my decision before 4 June 2025.

Richard Annandale
Ombudsman