

The complaint

Mr S complains that Revolut Ltd won't refund the full amount of money he says 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 S complains that he sent several payments from his account with Revolut to what he says turned out to be a scammer. When Mr S realised he had lost his money, he logged a complaint with Revolut.

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

Our investigator looked into the complaint but didn't uphold it. Our investigator didn't think it had been sufficiently evidenced that Mr S had lost money to a scam.

As no formal agreement could be reached, the complaint has been passed to me to decide.

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.

I'm very aware that I've summarised this complaint briefly, in less detail than has been provided, and in my own words. No courtesy 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 Institution, it also has long-standing obligations to help protect customers from financial harm from fraud and scams. But those are predicated on there having been a fraud or scam. So, to start, I've considered whether Mr S was a victim of a scam.

Having considered the information Mr S has sent to support his claim that he was scammed, I'm not satisfied it shows me more than Mr S making a transfer of funds to other individuals.

Mr S has sent some information that he says evidence's he was scammed, but much of the information doesn't have any direct link to Mr S. The messages also include account details of individuals Mr S didn't send money to. Mr S's account also shows many payments to different people, so I'd expect more information to be retrievable in these circumstances.

That said, even if I were to be satisfied Mr S had fallen victim to a scam and Revolut ought to have intervened on the payments he made, I'm not satisfied it would have stopped Mr S making them. I'll explain why.

Revolut did intervene on a payment and asked Mr S a series of questions to get a better understanding of the payment purpose and wider circumstances. Mr S didn't answer the questions it asked accurately and this hindered Revolut's ability to uncover any potential scam. Revolut displayed warning messages based on the payment purpose Mr S selected.

Mr S told Revolut he was paying a friend and he had met them face to face to get the account details. Our investigator asked Mr S about this and he said he was being told by the scammer how to answer the questions. So, I'm not convinced Revolut would have been able to prevent Mr S from making these payments or uncover any scam.

Revolut also displayed a message to tell Mr S that if someone was telling him to ignore the warnings, they are a scammer. Mr S then told Revolut via its automated questioning that no one was assisting him through the questionnaire. As I've explained above, this answer wasn't accurate based on what Mr S has told our service, and the warning was relevant to what Mr S has said happened to him. The warning also told Mr S that scammers will tell him to hide the true purpose of payments – which is what Mr S done here.

So based on everything I've seen, on balance, I'm not persuaded or satisfied it's been sufficiently demonstrated that Mr S made these payments to a scam, and what loss it created. This is because of Mr S's lack of evidence to show that he was in contact and convinced by a scammer to send money, and how much he was asked to send.

So, although I've explained Revolut has obligations when its customers are sending payments, these are predicated on there having been a fraud or scam. I know Mr S will be disappointed by this outcome. But for the above reasons, I don't think Revolut has acted unfairly by not providing a refund in all the circumstances of 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 S to accept or reject my decision before 17 December 2025.

Tom Wagstaff
Ombudsman