

The complaint and background

Miss L complains Revolut Ltd won't reimburse over £1,200 that she lost when she fell victim to an employment scam in February 2025.

Our investigator didn't uphold the complaint. He didn't think any of the three payments looked suspicious such that Revolut ought to have made additional checks before processing any of them. He noted that it asked Miss L to review each transfer and confirm she knew and trusted the payee which he deemed proportionate. And from payment four it intervened further, and each payment was then cancelled. So there were no further losses after the first three payments.

Miss L asked for the matter to be referred to an ombudsman. She was unhappy Revolut didn't intervene with the first three payments, provided an in-depth explanation around why she believed the employment to have been legitimate, and provided some additional detail around her personal circumstances. She also didn't feel Revolut had fully considered the matter.

I got in touch with Miss L informally to let her know how I was minded to proceed. I explained that I didn't think the three individual payments, or the total amount paid in one day, were significant enough to have warranted intervention from Revolut beyond the abovementioned warnings she was presented with.

Miss L responded to reiterate her personal circumstances at the time of the scam, her efforts to verify the legitimacy of the role, and her dissatisfaction surrounding Revolut's treatment of her following this traumatic event. She also believes that the payments were objectively abnormal when compared with her usual account activity. And she feels that if there was a need to intervene at payment four, this should also have applied to the first three payments.

As we were unable to resolve the matter informally, I'll now proceed to 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 taken into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, Revolut ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

I've reviewed Miss L's account and the three payments she made to the scam. Having considered when they were made, the frequency of them, their value and who they were made to, I'm not persuaded Revolut ought to have found any of the payments suspicious, such that it ought to have made enquiries of Miss L before processing them. While I acknowledge what Miss L has said, particularly around the payments being abnormal for her, I maintain that the amounts of the individual payments and the overall amount paid in one day weren't significant enough to warrant further intervention.

I note Miss L's comments which suggest that if Revolut had felt the need to intervene at payment four, the same logic should have applied to the first three payments. But I don't agree. While I don't know the specifics behind what prompted an intervention on payment four, the points made above remain – I don't consider that the first three payments ought to have alerted Revolut to Miss L being at risk of financial harm from fraud.

Given the detail Miss L has provided, I also wanted to address her belief that the role was legitimate. I can see that Miss L completed the task she was set and took steps to satisfy herself the role was genuine. But Revolut wasn't privy to the conversations she was having with the scammer. It's only involvement here was in processing the payments she made to the scam. So, in the circumstances of this particular case and with the applicable regulations, the apparent authenticity of the scam doesn't impact Revolut's liability.

Finally, I note that Miss L has made us aware of her personal circumstances – and I'm sorry to hear of how difficult things have been. However, I can't see that Revolut could reasonably have been aware of any circumstances which would have left Miss L more susceptible to financial harm. So it remains that I don't think it ought to have taken any further action before processing the payments.

Whilst Miss L has undoubtedly been the victim of a cruel and manipulative scam, I don't find there were any failings on Revolut's part that would lead me to uphold this complaint, in terms of its actions at the time of the payments, its investigation into the matter or the outcome it reached.

My final decision

For the reasons given, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or reject my decision before 31 December 2025.

Melanie van der Waals
Ombudsman