

The complaint

Miss J complains that Revolut Ltd won't refund money she lost to a scam.

Miss J is represented by a firm I'll refer to as "C". For ease, I have referred to comments made by C as though Miss J made them.

What happened

The payments relevant to this complaint are as follows:

| Payment | Date of payment | Transaction type | Amount |
|---------|------------------------|-------------------------|------------------|
| 1 | 6 February 2024 | Card payment | £4,000.00 |
| | 6 February 2024 | Declined payment | £6,500.00 |
| 2 | 7 February 2024 | Transfer | £100.00 |
| 3 | 7 February 2024 | Card payment | £10,000.00 |
| 4 | 7 February 2024 | Card payment | £1,031.00 |

In summary, Miss J said she received a call from someone purporting to be from the fraud team of a third-party bank I'll call B. The fraudsters explained that there had been unusual activity on her account with B and it was not safe. Miss J said she was advised to move her funds from her account with B to her Revolut account and then to what she thought was a safe account. As a result Miss J made several payments as detailed above.

Miss J realised she had been scammed after she spoke to genuine staff members at B. She complained to Revolut but it did not refund the money she lost.

Our investigator didn't think the complaint should be upheld. He thought the actions Revolut took was proportionate to the risk associated with the payment. Our investigator said Miss J gave misleading answers when challenged by Revolut and he didn't think that Miss J would have given the right answers if Revolut had probed further.

Miss J didn't accept what our investigator said and asked for an ombudsman's decision. Miss J says that the scammers had significant influence and guided her responses and actions. She believes stronger and more targeted warnings could have broken through their manipulation. Miss J also thinks the series of high value transactions within a short timeframe should have raised significant red flags and caused Revolut to implement more robust intervention. She doesn't think the measures it took were proportionate to the risk presented by the scam. Miss J says that even though the answers she gave were inaccurate, one of the payments timed out as Revolut attempted to probe her answers. She believes this intervention worked, and that Revolut failed to prevent further transactions.

As an agreement couldn't 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 recognise that I have summarised this complaint in much less detail than has been provided. I want to reassure Miss J that I have taken into consideration her detailed submissions about what happened. However, if there's something I've not mentioned, it isn't because I've ignored it. I haven't. Rather I've focused on setting out what is key to the decision I reached.

I understand that Miss J has been the victim of a very cruel scam and I'm sorry she has lost out because of it. However, I must put aside my feelings and consider her complaint impartially. Having done so, I have reached the same outcome as our investigator and for similar reasons. I know this will come as a disappointment to Miss J, but I'll explain my reasons why.

In broad terms, the starting position in law is that an electronic money institution such as Revolut is expected to process payments and withdrawals that a customer authorises it to make. As the payments were authorised by Miss J, in accordance with the Payment Services Regulations and the terms and conditions of the account, she is therefore responsible for the loss.

However, taking into consideration the relevant regulatory rules and guidance, codes of practice and good industry practice, Revolut should have looked at the wider circumstances surrounding the transaction before making the payment and taken steps to keep its customer's accounts safe. Therefore, it ought to look out for payments which might indicate that its customer is at risk of financial harm due to fraud.

That said, there are many payments made by customers each day, and it's not reasonable to expect the bank to stop and check every payment instruction to try to prevent fraud or financial harm. There's a balance to be struck between the extent it intervenes in payments to protect customers, and not unnecessarily disrupting legitimate payment instructions.

I have reviewed Miss J's account activity and the payments she made which are the subject of this complaint. I don't find payment 1 sufficiently unusual or of significant enough value, to have caused Revolut concern that Miss J might have fallen victim to a scam. So, I don't think it unreasonable that it didn't intervene here.

Miss J attempted to make several payments to different beneficiaries which were declined or cancelled for various reasons. When asked for the payment's purpose, Miss J stated that she was paying a friend or family member. I'm satisfied Revolut gave appropriate warnings based on the information Miss J provided about the payments. Where it has not been provided with accurate information, I don't reasonably expect Revolut to have identified that Miss J was at risk of a safe account related scam and to have provided warnings to that effect. I appreciate Miss J wasn't aware she was being scammed and was guided by the scammers to answer the questions in the way she did. But as Miss J's answers to the questions were inaccurate, I find this prevented Revolut from uncovering the scam and protecting her from financial harm.

I can't see that Revolut made any attempts to intervene on the subsequent successful payments particularly payment 3 for £10,000 and I think it ought to have done. However, I must consider whether its intervention would have been effective to uncover the scam and prevent the loss. I don't think it would.

I say this because, Miss J said the scammers told her to ignore any warnings she may have received from the bank. I note that prior to payment 2, Miss J had attempted a transfer of £6,500, and was directed to its in-app chat to discuss the payment further. As I've already mentioned Miss J did not give accurate answers to the questions she had been asked by the agent. Crucially, the agent gave Miss J the following warning amongst others:

"Scammers may impersonate Revolut, another bank or the police and pressure you to make a payment urgently, telling you to ignore our alerts. Never ignore these alerts, even if someone tells you to. Please stop and let us know if you are concerned for your account safety."

The warning Revolut presented reflected the circumstances Miss J was in, but she followed the guidance of the scammers and did not take heed of it.

Having reviewed Miss J's interactions with Revolut and what she told us about her conversations with the scammer, I find that Miss J was under the scammer's influence and determined to make the payments, so much so that she was willing to deceive the bank in order to ensure the transactions would be processed. I think it is likely Miss J would have continued to follow the scammers guidance even if Revolut had intervened further and asked more detailed questions. As such I'm not persuaded that it would have been able to uncover the scam.

Where payments are made because of fraud, we usually find the scammers quickly move the funds from the recipient account, and that is usually done within 24 hours. Miss J reported the matter the day after the last payment was made, nevertheless, Revolut said it attempted to recover payment 2 but unfortunately it did not get a response from the beneficiary bank. As the other payments were made via debit card, the only means of recovery was through the chargeback scheme, but as the payments were to genuine merchants, its likely a service would have been provided (although to the scammers and not Miss J), so I'm not persuaded there were any prospects of recovering the money she lost.

I have carefully considered all that has happened here. I appreciate Miss J was under significant pressure from the scammers and I can understand why she may have initially thought they were genuine bank staff. Whilst I accept Miss J lost out because of what happened, I cannot fairly or reasonably hold Revolut responsible for her loss.

My final decision

For the reasons outlined above, my final decision is that I do not uphold this complaint..

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss J to accept or reject my decision before 9 July 2025.

Oluwatobi Balogun
Ombudsman