

## The complaint

Mr B complains that Revolut Ltd (Revolut) is refusing to refund him the amount he lost as the result of a scam.

Mr B is being represented by a third party. To keep things simple, I will refer to Mr B throughout my decision.

## What happened

The background of this complaint is well known to all parties, so I won't repeat what happened in detail.

In summary, Mr B was looking for additional work online when he came across a job that he thought might be suitable with a company I will call "X". Having made an enquiry Mr B received a message via a well-known messaging application from X explaining the job in more detail.

Mr B tells us he started the job by completing allocated tasks, but soon came across "combo" tasks and his balance on X's platform showed a negative figure requiring him to make payments.

X confirmed to Mr B that the "combo" tasks were a good thing as they provided higher commission levels.

Mr B continued to receive "combo" tasks until he was financially unable to make any further payments. Mr B discussed his predicament with X but eventually X stopped communicating with him and he realised he had fallen victim to a scam.

Mr B has disputed the following payments:

<u>Payment</u>	<u>Date</u>	<u>Payee</u>	<u>Payment Method</u>	<u>Amount</u>
1	9 March 2024	Individual 1	Transfer	£76.05
2	14 March 2024	Individual 2	Transfer	£65.00
3	14 March 2024	Individual 3	Transfer	£281.00
4	15 March 2024	Individual 4	Transfer	£322.24
5	15 March 2024	Individual 4	Transfer	£433.01
6	16 March 2024	Individual 5	Transfer	£505.00
7	16 March 2024	Individual 5	Transfer	£505.00
8	16 March 2024	Individual 6	Transfer	£505.00
9	16 March 2024	Individual 6	Transfer	£505.00
10	16 March 2024	Individual 6	Transfer	£505.00
11	16 March 2024	Individual 7	Transfer	£202.00

Our Investigator considered Mr B's complaint and didn't think it should be upheld. Mr B disagreed, so this 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.

It has not been disputed that Mr B has fallen victim to a cruel scam. The evidence provided by both Mr B and Revolut sets out what happened. What is in dispute is whether Revolut should refund the money Mr B lost due to the scam.

### *Recovering the payments Mr B made*

Mr B made the disputed payments via transfer. When payments are made via transfer Revolut has limited options available to it to seek recovery. I can see that Revolut did attempt to recover the payments Mr B disputed but was only able to recover payment 3, the remaining payments were unrecoverable.

### *Should Revolut have reasonably prevented the payments Mr B made?*

It has been accepted that Mr B authorised the payments that were made from his account with Revolut, albeit on X's instruction. So, the starting point here is that Mr B is responsible.

However, banks and other Payment Services Providers (PSPs) do have a duty to protect against the risk of financial loss due to fraud and/or to undertake due diligence on large transactions to guard against money laundering.

The question here is whether Revolut should have been aware of the scam and intervened when Mr B made the payments. And if it had intervened, would it have been able to prevent the scam taking place.

Mr B made relatively low value payments over several days. The total, and individual value of the payments each day were not so significant that I would have expected them to have caused Revolut concerns that Mr B may be at risk of financial harm.

However, Revolut did intervene on 8 separate occasions and Mr B was required to answer a set of questions each time. Each time Mr B gave incorrect answers to the questions Revolut asked. Mr B confirmed he was making payments to friends and family that had provided their banking information face to face. Mr B also confirmed he had not been assisted in answering Revolut's questions.

Mr B also took part in an in-app chat with Revolut on the 15 and 16 March 2024 and confirmed that he was making payments to a family friend that for things that had been bought for him and to help with a family friend in an emergency.

So even if I was to say that Revolut should have intervened further (which I don't think it had to), it's clear that Mr B was willing to give incorrect information to get the payments processed which would have made it incredibly difficult for Revolut to uncover the scam that was taking place.

As Mr B was willing to provide false information when making payments, I don't think Revolut missed an opportunity to prevent the scam, and it is not responsible for Mr B's loss.

## **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 18 July 2025.

Terry Woodham  
**Ombudsman**