DRN-5534212

The complaint

Mr B complains that Revolut Ltd didn't do enough to prevent him losing money to a job scam.

Mr B has used a representative to bring his complaint. But, for ease of reading, I'll mostly just refer to Mr B 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 points here. In 2023 Mr B says he was the victim of an advance fee job scam.

He describes how he was approached about an opportunity in which he would complete online 'tasks' to 'optimise' sales for a particular company. He was told that he could earn around £3,000 for 30 days of work. He says he was taken through a training process by the scammer showing him what to do and walking him through the process.

When Mr B received 'combo packages' he was told these would earn him extra commission, but he had to purchase cryptocurrency and fund his account before he could complete the work and receive his payment. Mr B was encouraged to open an account with a cryptocurrency exchange as well as the Revolut account as part of the scam. As a result of the scam, Mr B says he made the following payments from his Revolut account. B and S are cryptocurrency exchanges. And I also understand that Mr B purchased cryptocurrency on a peer-to-peer basis from both Mr H and Mr K.

Payment Number	Date	Payee / Beneficiary	Payment Method	Amount (including fees where applicable)
1	21 July 2023	B	Debit Card	£30
2	22 July 2023	B	Debit Card	£30
3	24 July 2023	S	Debit Card	£235
4	24 July 2023	S	Debit Card	£300
5	24 July 2023	B	Debit Card	£30
6	29 July 2023	Mr H	Faster Payment	£255.75
7	29 July 2023	Mr H	Faster Payment	£1,534.50
8	29 July 2023	Mr H	Faster Payment	£992.31
9	30 July 2023	Mr H	Faster Payment	£214.83
10	1 August 2023	Mr H	Faster Payment	£1,432.20
11	1 August 2023	Mr H	Faster Payment	£1,432.20
12	1 August 2023	Mr H	Faster Payment	£1,432.20
13	1 August 2023	Mr H	Faster Payment	£664.95
14	3 August 2023	Mr K	Faster Payment	£1,483.35
15	3 August 2023	Mr K	Faster Payment	£1,483.35

16	3 August 2023	Mr K	Faster Payment	£1,483.35
17	5 August 2023	Mr K	Faster Payment	£1,483.35
18	5 August 2023	Mr K	Faster Payment	£1,483.35
19	5 August 2023	Mr K	Faster Payment	£1,483.35
20	5 August 2023	Mr K	Faster Payment	£1,367.75
21	5 August 2023	Mr K	Faster Payment	£1,483.35
22	5 August 2023	Mr K	Faster Payment	£1,483.35
23	5 August 2023	Mr K	Faster Payment	£1,155.99
24	7 August 2023	Mr K	Faster Payment	£1,483.35
25	7 August 2023	Mr K	Faster Payment	£1,483.35
26	7 August 2023	Mr K	Faster Payment	£1,319.67

Mr B says he'd accrued quite a sum on the job platform, but when he tried to make a withdrawal, he was faced with increasing demands for various payments to process the withdrawal. Mr B says that he had no more resources left the pay the escalating demands and he then came to the realisation that it was all a scam.

In July 2024 Mr B complained to Revolut, alleging they hadn't done enough to protect him. Revolut didn't offer any redress, pointing out they'd intervened in many of the payments Mr B had made. The matter was referred to our service and one of our Investigators didn't recommend that the complaint should be upheld. In summary, whilst she thought Revolut should've done more, she wasn't persuaded that this would've prevented the scam. Mr B disagrees and has asked for an Ombudsman to review his complaint.

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 done so, I've reached the same outcome as our Investigator and for similar reasons. I know this will be disappointing for Mr B, so I'll explain why.

There is no automatic right to a refund for Mr B even if he has been scammed out of the money that he is seeking from Revolut. And Revolut are correct to say that their first obligation is to follow the payment instructions of their customers, like Mr B. However, that isn't the end of the story. Revolut are also required to do what they can to prevent fraud, scams and financial crime and should take reasonable steps to protect their customers from the same.

Mr B's account with Revolut was newly opened. And so there was no spending history against which to compare the activity to establish whether it was unusual or not. I don't think any of the payments to B or S were so suspicious or indicative of a potential issue that I'd expect Revolut to have done more than they did before processing them.

In relation to the transfers that followed, I acknowledge that at various points Revolut stopped payments, asked questions and provided warnings. And our Investigator also pointed out that shortly before payment 12 (as listed above), Mr B had instructed an identical payment which had resulted in him being put into a chat with a Revolut agent. But by the time Mr B entered that chat, it had timed out and the payment remained declined. The Revolut agent said that his payment had been automatically declined by the system and *"If you still wish to make this payment, please return to the Revolut App and proceed as before. Before you go, I just want to remind you that fraudsters can impersonate other people and pretend to be part of a legitimate company. Revolut's main communication channel is this* *chat and we will never ask you to make a payment, if you are suspicious about any situation about your account, please contact us on chat before proceeding with a transaction and we'll be happy to help you. Once the funds leave your Revolut account, we might not be able to recover your money… I am now closing the chat."*

I agree that it was appropriate for Revolut to 'force' Mr B into a chat with an agent when they did. Although, for the reasons I'll come to, even if they ought to have done this sooner, it doesn't make a material difference to the outcome of this complaint. And I don't think it was then appropriate to allow further payments following the chat having 'timed out' without having communicated with Mr B and gathered some more information about the payment he was instructing, to enable an appropriate scam warning to have been given. But it isn't enough for Revolut to have not done all they should. In order for me to fairly uphold this complaint. I'd need to be persuaded that Revolut's failure impacted the loss Mr B has suffered. That is, but for Revolut's error, the further loss would've been prevented. I accept that I can never know this with 100% certainty and so I need to make my decision based on what I think is more likely than not, given the available evidence.

Revolut provided multiple warnings about the payments Mr B was instructing. As well as the message in the chat I've copied above, the steps they took included telling Mr B:

- It's important that you take care and do your research before making a payment as once funds have been received by a fraudster, they're difficult to get back.
- 'Fraudsters are professionals' – They'll try to trick you into sending them money by pretending to be someone you trust.
- Asking Mr B the purpose of his payments and he always answered that they were a 'Payment for Goods and Services'.
- Telling Mr B that his transfer may be a scam as it was highly unusual.

Revolut also asked Mr B whether the 'goods or services' he was buying seemed 'too good to be true', if he'd been specifically asked to pay by bank transfer and whether what he was buying was advertised on social media or only had a small number of reviews.

So I'm satisfied that the possibility of a scam was raised to Mr B through the steps that Revolut took. And I've also taken account of some of the evidence Mr B has submitted as well as his testimony. Our Investigator asked Mr B why he told Revolut that his payments were for goods and services when this wasn't the case. He responded that he'd done what the scammer had told him to. Mr B also mentioned that English isn't his first language which impacted his response.

But beyond this, part of the message history that he's submitted includes that when Revolut asked questions, Mr B seems to have provided screenshots to the scammer and he then responded as he was directed, with the scammer circling or highlighting the response required. And I'm not persuaded English not being Mr B's first language impacted his understanding. I say this because the screen shots provided indicate that Revolut's platform displayed the information and questions in Mr B's language, rather than in English. Mr B has also shared that the scammer had told him details of payments they'd received, which also reassured him.

Mr B also described that he discovered the scam as a result of having no more resources to meet the payment requests in the face of escalating requests. This doesn't support that he would've stopped before his funds were depleted. I say this because another part of the chat history includes Mr B saying to the scammer on 6 August 2023 *"I want my money, I feel like it's a scam."* And he was then 'talked round' by the scammer, resulting in the further payments made the following day. This doesn't support that Mr B was unaware of the possibility of a scam, he seems to have been at least aware of that possibility at the relevant time.

Taking all the above information and evidence together, I think it's more likely than not that even if Revolut had had an online chat with Mr B, that he would've maintained what he'd previously told them about his payments being for goods and services. I think he likely would've similarly followed the scammer's guidance as to how to answer and would've reassured Revolut in such a way that the payments would've still gone ahead. The available evidence supports that Mr B would be specifically guided by the scammer and was prepared to do as he was instructed. And I don't think any warnings Revolut might have given about payments for goods or services would've been impactful, as that wasn't what was really happening.

Mr B has suggested that this outcome is speculative and unfair. I appreciate why he says this. But as I've covered above, to fairly make an award, I'd need to be persuaded that any failings by Revolut were causal to the loss. Mr B has also suggested that Revolut should've asked Mr B for evidence of the goods he would've said he was purchasing. I'm not sure that is a step I could fairly expect when I don't think Revolut would've had a reason to doubt what Mr B likely would've told them at the time. The available evidence suggests it's more likely than not that a plausible explanation would've been provided at the direction of the scammer.

I've next thought about Revolut's actions with regard to trying to recover the payments made. The card payments Mr B made went to cryptocurrency exchanges. So, I don't think Revolut reasonably would've been able to do anything to help with these. The chat history with the scammer supports that cryptocurrency had already been sent on. And chargebacks to those merchants most likely would've failed as they'd have been able to evidence they'd done what was asked of them, specifically exchanging the money received for cryptocurrency and sending it on as requested. The transfers were all also 'push to card' payments, something there isn't a recovery method for. So again, I don't think Revolut are responsible for recovery not being possible.

I'm of course sorry to hear Mr B lost the money he did. But as I don't think this is something Revolut can fairly be said to be responsible for, I'm not going to require them to do more to resolve this complaint.

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 B to accept or reject my decision before 24 September 2025.

Richard Annandale
Ombudsman