

The complaint

Miss C complains that Revolut Ltd did not reimburse the funds she says she lost to a scam.

What happened

Miss C initially said an individual had used her phone when she left it out in public to make two card payments without her authority. These were for £300 and £100 on 4 February 2025. But she later evidenced she had paid an individual she found on social media for ointments used in spiritual healing. Despite paying what she was asked, the individual wanted more funds, and she eventually realised it was a scam. The payments were made by card and went via a payment processor before ending in the scammer's international account.

Miss C attempted to raise a chargeback claim with Revolut; however, this was rejected as they could evidence Miss C authorise the payments herself and they had no grounds to raise a chargeback claim in the circumstances. They also did not agree to reimburse Miss C the funds she lost.

Miss C referred the complaint to our service and our Investigator looked into it. They did not think the payments were unusual enough to warrant intervention from Revolut before they were processed. And they agreed that Revolut acted reasonably when it did not raise a chargeback claim as there was no prospect of the chargeback succeeding.

Miss C disagreed with the findings. She felt the payments should be refunded under the Lending Standards Board's Contingent Reimbursement Model ("CRM") Code and she highlighted that Revolut did not provide her with any warnings before the payments were processed.

As an informal agreement could not be reached the complaint has been passed to me for a final 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.

Firstly, I would like to reiterate that these transactions do not fall under the CRM code as Revolut has not signed up to be a part of this voluntary code. So Miss C's case does not fall under the same level of protection as one under the CRM would.

Broadly speaking, the starting position in law is that an account provider is expected to process payments and withdrawals that a customer authorises it to make, in accordance with the terms and conditions of the account. And a customer will then be responsible for the transactions that they have authorised.

It's no longer in dispute here that Miss C authorised the payments in question as she believed they were part of an online purchase. So, while I recognise that she didn't intend the money to go to scammers, the starting position in law is that Revolut was obliged to follow Miss C's instruction and process the payments. Because of this, she is not automatically entitled to a refund.

The regulatory landscape, along with good industry practice, also sets out a requirement for account providers to protect their customers from fraud and financial harm. And this includes monitoring accounts to look out for activity that might suggest a customer was at risk of financial harm, intervening in unusual or out of character transactions and trying to prevent customers falling victims to scams. So, I've also thought about whether Revolut did enough to try to keep Miss C's account safe.

Having reviewed Miss C's statements, I just do not think the overall value or pattern of the payments was unusual enough to warrant any intervention from Revolut prior to them being processed. I therefore think it was reasonable when Revolut did not provide a warning or pause the payments to carry out further checks prior to them being processed. It follows that I do not think Revolut needs to reimburse Miss C in the circumstances.

Revolut has correctly set out that they were unable to raise a chargeback claim for the card payments. The chargeback scheme is voluntary and run by the card issuers and not Revolut. Its purpose is to resolve disputes between merchants and consumers. In this case, Mrs C's dispute is with the scammer and not the merchant, and I note the merchant has provided the service paid for, namely the processing of the payment to the individual. So, I agree there was no grounds for Revolut to raise a chargeback claim in the circumstances.

My final decision

I do not uphold Miss C's complaint against Revolut Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 15 December 2025.

Rebecca Norris
Ombudsman