

The complaint

Ms B has complained that Revolut Ltd won't refund her the money she lost to a scam.

What happened

Ms B fell victim to an employment scam in early 2025 which resulted in her losing over £2,500.

Upon realising she'd fallen victim to a scam she contacted Revolut and ultimately complained when it didn't reimburse her.

Revolut didn't uphold Ms B's complaint. It said the push to card payments she made weren't recoverable, it had warned her she could be falling victim to a scam and the situation she'd found herself in wasn't plausible and ought to have caused her concern.

Unhappy, Ms B referred her complaint to us. An investigator looked into it but didn't uphold it. In summary he felt Revolut's fraud interventions had been proportionate to the scam risk and that, even if it had done more, Ms B would still have gone ahead and made the payments due to the level of coaching from the fraudster. Overall, he didn't think Revolut was responsible for Ms B's loss.

Ms B, via her representative, didn't agree. In summary, she felt Revolut's interventions weren't proportionate to the risk, the assertion that she misled Revolut was problematic and failed to acknowledge the coaching that takes place in scams, and Revolut ought to have inferred she was under pressure, vulnerable and acting in haste; indicating a scam risk. She also thought a human intervention would have made a difference.

As Ms B didn't agree with the investigator's opinion 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.

Having taken into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, I agree Revolut ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances. But for largely the same reasons as the investigator, I don't uphold this complaint.

It is relevant here that Ms B opened her account with Revolut as part of the scam. This meant Revolut had very limited knowledge of Ms B's typical account activity, in turn making it harder, though not impossible, for it to identify scam risks.

In my view, most of the payments Ms B made were relatively small in value and, even taking into account the type of payments and their frequency over a few of days, I agree with the

investigator that the interventions Revolut provided were proportionate to any apparent scam risk.

By the time Ms B attempted to make the ninth payment - a payment which was larger in value - Revolut clearly identified a scam risk and provided stronger fraud interventions. This culminated in Ms B cancelling the payment and choosing '*I believe I was being scammed*' as the reason for the cancellation. Despite this, Ms B went on to attempt the payment again, and told Revolut the purpose of the payment was paying friends and family for money she owed them. As a result, Revolut provided some targeted warnings for scams related to that payment purpose. As Ms B didn't answer these questions accurately it hindered Revolut from specifically advising her against the scam she had fallen victim to.

I agree that it's common place for fraudsters to coach their victims and discourage them from providing accurate answers and Revolut ought to be aware of this too, but it doesn't automatically follow that a firm should never accept what it's being told is the truth. Particularly when the account was so new and Revolut knew little about Ms B's spending habits.

I note Revolut also gave Ms B some breathing space in providing a three-hour window within which Ms B could cancel that payment. Ms B didn't cancel the payment, despite the repeated concerns she expressed to the fraudster around the legitimacy of the situation. I accept that by this point Ms B was emotionally fraught and desperate to recoup her losses, but her overall resistance to answering the questions accurately, coupled with the coaching from the fraudster, persuades me that even if Revolut had gone further and provided a human intervention (which arguable it should have given Ms B shared information with it about believing she was being scammed), Ms B wouldn't have been forthcoming about the purpose of the payment she was attempting to make. I think it's more likely than not Ms B would've reverted to the scammer on how to answer any questions and that, despite her doubts, she'd likely have done so in such a way as to avoid alerting Revolut to what was really happening.

Whilst Ms B has undoubtedly been the victim of a cruel scam, I don't find there were any failings on Revolut's part that would lead me to uphold this complaint.

My final decision

My final decision is that I don't uphold this complaint against Revolut Ltd. Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 12 March 2026.

Katie Doran
Ombudsman