

## The complaint

Mrs S complains that Revolut Ltd (Revolut) is refusing to refund her the amount she lost as the result of a scam.

## What happened

In summary, Mrs S found an advertisement on social media for a new job role with a company I will call X. Mrs S responded to the advertisement and started communicating with X about the role.

Mrs S was required to open accounts with a cryptocurrency exchange and Revolut as part of the scam.

At the outset Mrs S was not required to make any payments in relation to the role and would earn a commission once she had completed an agreed number of tasks. But as Mrs S started to complete the tasks, she was required to make payments, and payments were required for her to release her funds.

Mrs S eventually told a family member what she had been doing, and it became clear she had fallen victim to a scam.

Mrs S made the following payments in relation to the scam from her Revolut account.

Payment	Date	Payee	Payment Method	Amount
1	23 July 2023	Individual 1	Transfer	£136.00
2	23 July 2023	Individual 2	Transfer	£500.00
3	23 July 2023	Individual 2	Transfer	£500.00
4	23 July 2023	Individual 2	Transfer	£500.00
5	23 July 2023	Individual 2	Transfer	£505.00
6	23 July 2023	Individual 2	Transfer	£303.00
7	23 July 2023	Individual 2	Transfer	£505.00
8	23 July 2023	Individual 2	Transfer	£252.50
9	23 July 2023	Individual 2	Transfer	£252.50
10	23 July 2023	Individual 2	Transfer	£252.50
11	23 July 2023	Individual 2	Transfer	£252.50
12	23 July 2023	Individual 3	Transfer	£125.00
13	23 July 2023	Individual 4	Transfer	£2,750.00
	23 July 2023	Individual 1	Credit	£136.00cr

In my provisional decision sent on 2 May 2025 I explained why I didn't think Revolut was responsible for Mrs S's loss, and why this complaint shouldn't be upheld. I said:

*"Recovering the payments Mrs S made*

*Mrs S made payments into the scam via transfer. When payments are made by transfer Revolut has limited options available to it to seek recovery. I can see that Revolut did*

*attempt to recover the disputed payments from the receiving bank but was only able to recover a small amount,*

*As Revolut attempted to recover the payments Mrs S made from the receiving account I think it did what it could to recover her funds, and I don't think it's unreasonable that it wasn't able to recover more.*

*Should Revolut have reasonably prevented the payments Mrs S made?*

*It has been accepted that Mrs S authorised the payments that were made from her account with Revolut, albeit on X's instruction. So, the starting point here is that Mrs S 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 Mrs S made the payments. And if it had intervened, would it have been able to prevent the scam taking place.*

*Revolut has explained that several payments Mrs S attempted to make in relation to the scam were cancelled by its automated system. It has also explained it attempted to intervene when one of the payments were flagged but Mrs S cancelled the payment.*

*The payments Mrs S made in relation to the scam were not identifiably being made to a cryptocurrency exchange so Revolut would not have been aware of the increased risk these types of payments carry when they were made. But considering Mrs S was making multiple payments the same day to the same payee I think Revolut should have had concerns, and it should have intervened. But I don't think this would have made a difference, I will explain why.*

*Firstly, limited evidence has been provided to this service around the conversations Mrs S had with X, there are some transcripts, but it appears most has been deleted and Mrs S has been unable to recover them.*

*Mrs S provided incorrect payment reasons when she made payments from her Revolut account in relation to the scam. Mrs S also gave incorrect reasons for payments and false payment narratives when making payments from other accounts she used in relation to the scam.*

*Mrs S has told us she gave false information as she was guided to do so by X. Mrs S was willing to do this having accepted a job online, having been through no formal interview process, and having been asked to make payments to receive her funds. I think all these things should have been red flags to Mrs S and should have caused her to have concerns, yet she trusted X to the extent she was willing to give false information to several long-standing institutions having been guided by it.*

*At most I would have expected Revolut to have intervened for example, by directing Mrs S to its in-app chat facility and asking her about the payments. But given the false information Mrs S provided throughout the scam I think it's most likely she would have taken X's guidance and provided incorrect information to its questions. I don't have enough to say it is more likely Mrs S would have given honest responses.*

*Giving incorrect information when making payments makes it extremely difficult to uncover any scam that is taking place. So, with this in mind I don't think Revolut missed an*

*opportunity to prevent Mrs S's loss, and it is not required to refund the payments."*

### **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 gave Mrs S and Revolut time to respond to my provisional decision with anything further they wanted to add, but neither Revolut nor Mrs S provided anything further.

As nothing further has been provided for me to consider I see no reason to come to a different outcome to that I explained in my provisional decision.

### **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 24 June 2025.

Terry Woodham  
**Ombudsman**