

The complaint

Miss F complains that Revolut hasn't reimbursed her for payments she says were made by a scammer.

What happened

Miss F has described falling victim to a scam in 2021 – initially a third party impersonating a selling platform convinced her that they would help her cancel a subscription. But this escalated into convincing Miss F that she needed to return thousands of pounds sent to her in error. Miss F says that as part of this, the scammer opened an account with Revolut in her name and made payments without her consent using funds taken from her other accounts.

When Miss F reported this to Revolut in 2024, it advised Miss F to go to the police and said it had closed the account in early 2022.

When Miss F referred her complaint to our service, the investigator didn't uphold it. They accepted Miss F may have been scammed, but thought she had been involved in setting up the account and agreed to the payments in dispute. They didn't think Revolut ought to have done more to prevent or recover the loss Miss F had described.

Miss F asked for the matter to be considered by an ombudsman

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'm not upholding this complaint for similar reasons to the investigator.

I note both parties to this complaint are aware that our service's jurisdiction to consider this complaint is founded on the conclusion by the investigator that Miss F was involved in the opening of her account with Revolut, and therefore that she does have the necessary relationship with Revolut under the rules that govern our service. So, I'll address this point first.

Where evidence is incomplete, missing or contradictory, I need to determine what I think is more likely than not to have happened. I do this by weighing up what I do have and making a finding on the balance of probabilities.

Miss F says she was the victim of identity theft and that the scammer opened this account without her knowledge or involvement. I'm not persuaded that's the case for the following reasons:

- Revolut says that when the account was opened in November 2021 this involved Miss F providing identification and a selfie. It's also shown that the only two devices that accessed the account were phones that Miss F accepts were hers.

- The payments into the Revolut account came from Miss F's account with a business I'll call Bank A. I've listened to a call from February 2022 between Miss F and Bank A in which they discuss a payment Miss F is trying to make to the Revolut account. During this call Miss F confirms the Revolut account is in her name, and she appears to access the Revolut banking app to check if a payment has been successful.

Based on this, I think Miss F was aware of the Revolut account at the time and likely either set it up herself. I note that it would still be her account if she was assisted by a third party in setting it up, and that the above supports that she had control over the account.

Has Revolut acted fairly in not returning the payments to Miss F?

Miss F says she didn't consent to the payments made from the Revolut account. She's referenced losing over £18,000 as part of this scam. But for clarity, in relation to the Revolut account, a total of around £5,500 was sent over four payments – one in November 2021 and three in February 2022.

Under the relevant law - the Payment Services Regulations 2017 (PSRs) – the starting point is that Miss F is liable for payments she authorised and, subject to certain exceptions, Revolut is liable for unauthorised payments.

Where a payment is authorised, that will often be because the account holder has made the payment themselves. But there are other circumstances where a payment should fairly be considered authorised, such as where the account holder has given permission for someone else to make a payment on their behalf or they've told their payment service provider they want a payment to go ahead.

Unfortunately, we haven't been able to obtain a clear account of exactly what Miss F did and why as part of this scam. Based on what we do have I'm persuaded that she either made the payments herself or agreed to a third party making them for the following reasons:

- The first disputed payment from the Revolut account in November 2021 was to a Mr W. Miss F then received money from someone with the same name into another of her accounts in January 2022 before sending this on. Miss F also referred to this individual in a conversation with Bank A at the time. So, she appears to have some sort of ongoing relationship with this individual.
- In the call I referenced earlier between Miss F and Bank A in February 2022, Miss F appeared to be able to check in her Revolut banking app whether a payment had been received. So, it appears she could access the account and would have been able to see the payment from November 2021 took place. However, she didn't raise any concerns with Revolut at the time. It's also clear from this call, that Miss F was attempting to fund the Revolut account.

So, for these reasons I think it's more likely than not that Miss F was aware of the payments being made at the time. Either by making them herself or by allowing a third party to do so. It follows that I think Revolut can fairly treat them as authorised.

Overall, I accept that Miss F may well have been the victim of a scam and manipulated by a third party, and so I've gone on to consider whether Revolut ought to have done more in that context, both at the time of the payments and upon receiving a fraud report from Miss F.

Did Revolut miss an opportunity to prevent Miss F's loss?

In broad terms, the starting position at law is that an Electronic Money Institution ("EMI")

such as Revolut is expected to process payments and withdrawals that a customer authorises it to make, in accordance with the PSRs and the terms and conditions of the customer's account.

But, taking into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, Revolut ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

As this account was set up in November 2021, there was no previous activity for Revolut to establish what was normal or unusual for Miss F's account. Having considered when the payments were made, their value and who they were made to, I'm not persuaded Revolut ought to have found any of the payments suspicious, such that it ought to have made enquiries of Miss F before processing them.

Should Revolut have done more to recover Miss F's funds?

The payments were all transfers to three different beneficiaries – two accounts were also held with Revolut and one was with an external bank. Revolut says it didn't seek to recover the funds when the matter was reported to it in 2024 because there wasn't sufficient evidence of a scam. But it also let our service know that the two accounts held with it were closed in 2022, so we know no funds could have been recovered from there in 2024. Given the time that passed between the payments and when Miss F reported the matter, if it was a scam, it's highly unlikely funds would have been available to recover had Revolut contacted the banking provider for the third account. For these reasons, I don't think Revolut ought to have done more to recover the payments in the circumstances.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss F to accept or reject my decision before 28 October 2025.

Stephanie Mitchell
Ombudsman