

The complaint and background

Mr M complains Revolut Ltd won't refund around £10,000 that he lost when he fell victim to a scam.

Our investigator didn't uphold the complaint. He was satisfied that there was enough going on with the transactions that warranted an intervention. He found that Revolut did intervene in relation to the second disputed transaction and asked Mr M the purpose of his payment following which he was provided with a tailored warning around possible scams – following which Mr M proceeded to make the payment. Our investigator considered that there were more appropriate payment options for Mr M to have selected, but as he never selected these Revolut was unable to provide him with a more appropriate and relevant warning.

Our investigator did consider Revolut ought to have intervened on the last disputed transaction too. But given Mr M's earlier interaction, he wasn't satisfied he would have responded any differently. And he wasn't satisfied that the payment itself ought to have warranted a human intervention by way of Revolut's live chat function. And that's because the payment itself was being made nearly five weeks after the second disputed transaction. At which time, the payee was established and Mr M's account had also received funds from them.

Mr M's representative disagreed that the final payment didn't warrant a human intervention and asked for the matter to be referred to a 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.

Before I continue into my decision, I'm mindful that Mr M has a separate complaint at this service in relation to funds that were lost from an account he holds at a different bank. That case is the subject of a separate complaint which will be communicated separately on.

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.

It did find one of Mr M's payment's suspicious as it paused the payment to make some further enquiries about it. And I'm in agreement with our investigator this intervention was proportionate to the risk presented to them. Mr M was making a payment to an individual, and the purpose of the payment provided when asked was paying a *'family member or friend'*.

When Mr M proceeded to make the final disputed transaction, whilst I acknowledge its value was higher than that of earlier transactions it was being made to the same payee Mr M had already paid. In fact it was the third payment to this particular payee, and Mr M had also received funds into his account from this same payee. It was well established on his account

by the time of Mr M making the final disputed transaction some five weeks after the first payment to it was made. I am satisfied just as our investigator was, that an intervention ought to have taken place and that Revolut ought to have enquired about the payment and why it was being made. But I can't agree with Mr M's representatives, that ought to have gone as far as a direct human intervention given the factors I've set out above regarding the payee.

In light of Mr M's earlier interactions with Revolut regarding the purpose of the payment he provided, I'm not satisfied he'd have responded any differently. As such I'm not persuaded that would have prevented his loss.

I must keep in mind that firms need to strike a balance between disrupting the payment process to protect customers from fraud and allowing legitimate payments to be made. And in this case whilst I agree Revolut should have done more, I'm not persuaded that the available evidence shows that any shortcomings on its part were the cause of Mr M's loss.

I'm also not persuaded there were any prospects of Revolut successfully recovering the funds given the payment method and when Mr M reported the scam.

My final decision

For the reasons given 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 M to accept or reject my decision before 10 November 2025.

Mark O'Connor
Ombudsman