

The complaint

Miss R has complained that Revolut Ltd won't refund money she says she lost to a scam.

What happened

Miss R has said the scammers contacted her via social media on 10 December 2024, informing her of a job opportunity where she would be completing tasks involving evaluating applications and rating them with five stars. The system was designed in such a way that if Miss R's balance dropped into a negative balance, then she would have to pay money into this account to continue completing the tasks. Miss R says she encountered some "super deal" tasks that required additional payments in order to complete all the tasks and bring the account back to a positive balance.

Miss R has explained she attempted to withdraw the full amount of money she had earned, but she was told this wasn't possible unless she deposited more funds. Miss R says she lost £8,686.20 from her Revolut account to the scam. So, she contacted Revolut on 8 March 2025 to raise a complaint.

Revolut looked into her concerns and issued its final response on 11 March 2025. It said it didn't feel it should be held liable for processing the transfers that Miss R authorised. It also explained that during its intervention of the transactions, it provided Miss R with scam awareness information regarding the type of scam which its systems identified based on the information Miss R provided. It said Miss R confirmed she understood the risks of making such payments and requested to remove the protective blocks which Revolut had put in place.

Revolut also explained they attempted to recover the funds through chargeback claims. However, as the transactions were authenticated by Miss R, it found that the transactions were not valid chargebacks under the card scheme rules and therefore Revolut wasn't able to recover the funds.

Miss R remained unhappy and referred her complaint to our service. Our investigator looked into her concerns, but she didn't recommend it be upheld. As such, Miss R asked for the complaint to be passed to me to be considered.

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 agree with the investigator's findings for broadly the same reasons, I will explain why.

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 Payment Services Regulations (in this case the 2017 regulations) and the terms and conditions of the customer's account.

But, taking into account relevant law, regulators' rules and guidance, relevant codes of practice and what I consider to have been good industry practice at the time, I consider it fair and reasonable that Revolut should:

- have been monitoring accounts and any payments made or received to counter various risks, including preventing fraud and scams;
- have had systems in place to look out for unusual transactions or other signs that might indicate that its customers were at risk of fraud. This is particularly so given the increase in sophisticated fraud and scams in recent years, which firms are generally more familiar with than the average customer; · have acted to avoid causing foreseeable harm to customers, for example by maintaining adequate systems to detect and prevent scams and by ensuring all aspects of its products, including the contractual terms, enabled it to do so;
- In some circumstances, irrespective of the payment channel used, have taken additional steps, or made additional checks, or provided additional warnings, before processing a payment.
- have been mindful of – among other things – common scam scenarios, how fraudulent practices are evolving (including for example the common use of multi-stage fraud by scammers, including the use of payments to cryptocurrency accounts as a step to defraud consumers) and the different risks these can present to consumers, when deciding whether to intervene.

Miss R opened her account with Revolut on 10 December 2024, which is the same day the scam commenced. As such, Revolut has said this would have made it difficult to detect uncharacteristic payments (given the lack of account history). While I don't agree that this prevents Revolut from appropriately identifying suspicious activity, I acknowledge the point it has made. However, having reviewed the transactions I am satisfied that Revolut ought to have recognised Miss R's account was at risk of financial harm by payment six, which was made on 11 December 2024, for £1,002.99. I say this because there had been several transactions made in the space of three hours, and some of the payments had been made in quick succession. This pattern of spending started to have the hallmarks of common scams. Therefore, I think it's reasonable to conclude that Revolut ought to have intervened on this payment.

With that in mind I have considered what intervention would have been proportionate given the risk the transaction presented. The FCA's Consumer Duty, which was in force at the time these payments were made, requires firms to act to deliver good outcomes for consumers, including acting to avoid foreseeable harm. In practice this includes maintaining adequate systems to detect and prevent scams and to design, test, tailor and monitor the effectiveness of scam warning messages presented to customers. As such, firms have developed warnings to recognise both the importance of identifying the specific scam risk in a payment journey and of ensuring that consumers interact with the warning.

In light of the above, by December 2024, when these payments took place, Revolut should have had systems in place to identify, as far as possible, the actual scam that might be taking place. This could include, for example, asking a series of automated questions designed to narrow down the type of scam risk associated with the payment Miss R was making – and providing a scam warning tailored to the likely scam Miss R was at risk from. I accept that any such system relies on the accuracy of any information provided by the customer and cannot reasonably cover off every circumstance.

Having reviewed the evidence provided, I am satisfied that Revolut did identify the risk and intervened on the transactions Miss R attempted to make. I can see Revolut blocked the payments and notified Miss R of this. She was invited to review the transactions and go through the warning journey prior to the payments being authorised. Revolut explained that it was going to ask Miss R some questions and explained the importance of her answering honestly. Revolut went on to ask several automated questions, such as:

“Why are you making this payment?”

Miss R responded by stating that she was making the payment as part of an investment. Miss R also didn't provide accurate answers to the questions Revolut asked in relation to how she 'discovered the opportunity'. And I am aware that there was an option for Miss R to select 'online or social media'. So, because Miss R didn't provide accurate answers to the questions it asked, Revolut was denied the opportunity to identify the scam Miss R was falling victim to and provide a warning which would have resonated with her.

Miss R has said she doesn't feel the intervention from Revolut went far enough to unveil the scam. As I have explained above, I outlined what I think would have been a proportionate warning to the risk the transaction presented, and I am satisfied Revolut acted in line with that. However, even if I agreed it ought to have gone further, I am not satisfied Miss R would have answered any questions Revolut asked openly and honestly, as she has explained to our service on more than one occasion that:

“I Was Coached and Emotionally Pressured in Real Time”

As such, it is evident Miss R was under the spell of the scammer and was persuaded by them advising her to mislead Revolut, which would have prevented it from identifying the potential scam Miss R was falling victim to. As such I can't hold Revolut responsible for this. Overall, I am satisfied Revolut intervened and the intervention was proportionate but due to the information it was provided, it was unable to provide a warning which would have resonated with Miss R.

I have gone on to consider if Revolut took reasonable steps to try and recover the funds. As the payments were made via debit card, the chargeback process is relevant here. A chargeback isn't guaranteed to result in a refund, there needs to be a right to a chargeback under the scheme rules and under those rules the merchant or merchant acquirer can defend a chargeback if it doesn't agree with the request. We would only expect Revolut to raise a chargeback if it was likely to be successful. Based on the available evidence this does not look like a claim that would have been successful. It's important to note that Miss R didn't ask Revolut to send the money directly to the scammer but instead to an account held in her own name with a third party. So this account would have been under Miss R's control. It follows, I won't be asking Revolut to do anything further.

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 R to accept or reject my decision before 11 February 2026.

Jade Rowe
Ombudsman