

The complaint

Ms I complains that Revolut Ltd has unfairly declined to refund disputed transactions made from her account after she was the victim of a scam.

What happened

On 10 December 2024, Ms I sold an item via an online marketplace. She says she then received a notification from what she believed was the company's platform, saying that she needed to verify her bank details so she could receive payment for the item.

As Ms I believed she was talking to the genuine company, she says she followed their instructions, which included approving two notifications in her Revolut app, which she believed was required to confirm her identity. Ms I says she was assured nothing would be debited from her Revolut account.

But, money was taken. Two transactions totalling £1,216.37 debited Ms I's account and when she realised she'd been scammed, she contacted Revolut to ask for the money to be refunded.

But the bank didn't believe it was liable for Ms I's loss.

Unhappy with this, Ms I raised a complaint. In response, Revolut said:

- It was sorry Ms I felt the need to complain.
- Ms I's fraud claim was rejected because no disputes rights were available for the transactions because of the way they were verified.
- The two disputed transactions were verified using 3DS, which requires Ms I to verify the payments in her Revolut app.
- It's fraud team completed its investigation in the correct way.

Ms I then referred her complaint to this Service where it was considered by one of our investigators. He didn't believe Revolut should refund the £1,216.37 to Ms I, in view of the way she had approved the payments to be made, albeit under false pretences.

Ms I didn't agree with our investigator. She explained that she has a health condition that significantly impacts her cognitive function. She said the approval messages she received in her Revolut app were confusing, and she genuinely believed that she was verifying her account, and that no payments would be made. She felt the situation was very unfair and explained the impact it has had on her.

As no agreement could be reached, 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 done so, I realise this will come as a disappointment to Ms I but I've reached the same conclusions as our investigator. I've explained why below.

It's accepted by all that Ms I fell victim to a scam. I was sorry to hear that this was the case and the impact this has continued to have on her. This can't have been an easy time for her at all. I know Ms I feels that because she was the victim of a scam, she should get her money back. But, being the victim of a scam doesn't mean the bank is automatically required to provide a refund. And in reaching this decision, I must consider what's fair to both Ms I and Revolut in the overall circumstances of the complaint.

The regulations relevant to this case say that generally speaking, Ms I would be liable for authorised payments, and Revolut would generally be liable for unauthorised ones.

I've seen Revolut's technical evidence. From this, I'm satisfied that both disputed transactions were correctly authenticated using Ms I's card information. The Payment Service Regulations 2017 explain that Ms I must have given her consent to the execution of the payment transaction.

This is usually given when Ms I completes the steps agreed for making a payment. And for the purposes of whether a payment is authorised, it doesn't matter if Ms I was deceived about the purpose or the amount of the payment – which I accept is what happened here. I realise Ms I didn't intend to give consent for the scammer to make any payments on her behalf and I appreciate this was under false pretences. But, by approving the transactions in the Revolut app, she consented to the payments.

Ms I says the notifications she approved in the Revolut app didn't make it clear that she was approving a payment. But I've seen an example of the stronger authentication screen that I accept Ms I would've seen on both occasions, and I find, on balance, that the screen would've been clear that the purpose of completing it was to approve a payment. And I'm satisfied that it would've displayed the name of the payee, the transaction amount, and the option to 'confirm' or 'reject.' I realise that Ms I was told something different by the scammer, who she believed was trying to help her verify her account with the online marketplace, but I've also considered that Ms I would've been familiar with the process of approving payments within her Revolut app.

Ms I has questioned why Revolut didn't identify the disputed transactions as unusual activity for her account and prevent them from being made. While the payments were high for the account, Ms I's genuine app had been used to confirm them as genuine, and I consider this was an appropriate level of intervention for the bank to take in the circumstances.

I've thought carefully about what Ms I has told us about her health, and how this impacts her cognitive function. Our investigator asked if Ms I had informed Revolut about this in the past, or if she had asked for any adjustments to be made to adapt its service to suit her needs, wherever possible. But Ms I said she hadn't, and therefore I wouldn't have expected Revolut to treat Ms I any differently when processing requests for payment via its app.

I fully accept that Ms I wouldn't have knowingly sent her money to a fraudster, but sadly these scams are very convincing, and victims are often engineered to carry out certain tasks quickly without realising the consequences. However, as explained above, it doesn't matter if Ms I was deceived about the purpose or the amount of the payments to consider them as authorised.

Ms I has raised concerns about the time it took Revolut to investigate her fraud claim. She says the bank rejected her claim within 24 hours, and she doesn't believe it considered her

claim properly because of this. She also questioned why Revolut decided it couldn't raise a chargeback so soon as well.

Revolut has said that these transactions wouldn't be covered by the chargeback scheme because of how they were authorised by Ms I within the Revolut app. This service considers raising a chargeback to be best practise if there is a reasonable chance of success. But here, Ms I's fraud claim is that the transactions were not authorised by her. However, because of how they were approved in app, I've already explained why this means they were authorised by Ms I – so I'm satisfied that had Revolut attempted to raise a chargeback on the basis that the transactions were unauthorised by Ms I, this wouldn't be accepted by the relevant card scheme. So I don't find likely that Revolut could've recovered the £1,216.37 for her by using the chargeback scheme.

I'm aware that this will be very disappointing news to Ms I. She's told us about the significant impact this overall situation has had on her mental health, and I really hope she's getting the support she needs for this. But in the circumstances, I find Ms I authorised the disputed transactions, and so I don't require Revolut to refund the £1,216.37 to her.

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 Ms I to accept or reject my decision before 5 January 2026.

Lorna Wall
Ombudsman