

The complaint

Mrs P has complained that Revolut Ltd won't refund the money she says she lost to a scam.

What happened

The details of the complaint are well known to both parties, so I will not repeat them again here. Instead, I will focus on giving the reasons for my decision.

I issued my provisional findings on 16 June 2025 where I said the following:

"I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I'm very aware that I've summarised this complaint briefly, in less detail than has been provided, and in my own words. No discourtesy is intended by this. Instead, I've focused on what I think is the heart of the matter here. If there's something I've not mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

Having taken 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.

So, with that in mind, it is reasonable to conclude that Revolut ought to have been alert to fraud and scams and to act in their customers' best interests. These are predicated on there having been a fraud or scam. So, a first consideration in determining Revolut's actions here would normally be, was Mrs P scammed as she alleged and to establish the loss she suffered. However, following our requests for Mrs P to provide further evidence surrounding the scam she has been unable to do so. Given the circumstances of this complaint and how the scam evolved, I don't think it is unreasonable to conclude that Mrs P should be able to provide some evidence of the loss or I would have expected Mrs P to be able to supply scam conversations demonstrating the scammer provided her with the details of where the funds should be transferred.

In any event, in absence of the evidence requested, I have still considered the events which took place to see if I think Revolut should have done anything differently. It's not in dispute that Revolut deemed the payments to be suspicious or that Mrs P was at risk of financial harm. I say this because by Revolut's own admission, its fraud detections system did flag some of the transactions as suspicious.

Having reviewed the evidence provided, I can see that Revolut first intervened on the payment Mrs P sent on 6 July 2024 for £131, which was sent to a third party. Which is earlier than I would have expected taking into consideration the values of the payments and total amount transferred at that time.

Revolut has provided evidence to show, Mrs P was asked if she trusted the payee and was she being pressurised to making the payments. I can see Mrs P said she trusted the payee and wasn't being pressurised to make the payments. She was then asked to confirm the reason for her payment and I am aware that she selected the following option 'I'm paying a family member or friend'. Mrs P confirmed she had paid this person before and had obtained the payee's details face to face. Based on Mrs P's payment purpose, Revolut generated a warning tailored to Mrs P's answers. However, Mrs P didn't proceed and the transfer was subsequently cancelled. The same process occurred for the payment of £100.93 on 6 July 2024 and the payment of £93.00 on 7 July 2024 (payments were being sent to different third parties).

It's important to note that I haven't listed out all the payments within this decision, as there were a significant number of them. The majority of these were not particularly high value, and most were between £30 and £100. But the pattern of payments was high and I think it's reasonable to conclude a pattern was emerging. It could be argued, that given what Revolut knew at that time about the hallmarks of common scams (in this case job scams), accompanied with the quick succession of low value payments being sent to multiple third parties, it ought to have been concerned that Mrs P was at risk of financial harm and further interventions carried out. On 7 July at 17.51pm Mrs P sent her third payment of £93 to a third party, all in quick succession. With the above in mind I consider a proportionate and appropriate intervention would have been asking Mrs P to answer a series of questions to try and narrow down the scams she was falling potentially victim to and to have provided a suitable warning based on Mrs P's answers.

In this case Mrs P was falling victim to a job scam. So, I'd expect any such warning to have covered off key features of such a scam, such as making payments to gain employment, being paid for 'clicks', 'likes' or promoting products and having to pay increasing sums without being able to withdraw money. But I acknowledge that any such warning relies on the customer answering questions honestly and openly. And based on the evidence I have seen, prior to Mrs P making the payment of £93 on 7 July at 17.51pm and her actions after her making that payment, I am satisfied Mrs P didn't answer Revolut questions accurately. I say this because on 8 July 2024 Mrs P attempted to make a further payment of £50 to a third party. Revolut again, asked Mrs P if she knew and trusted the payee. I can see Mrs P said she did. Having seen the payment journey Mrs P went through, I can see the next screen she saw was Revolut's 'Truth agreement', which highlights how important it is for the consumer to tell the truth about the circumstances surrounding the payment as she may not be able to get the funds back. Mrs P is then asked again if she is being pressurised to make the payments. I can see she answered "no I am completing this transaction myself".

Mrs P was then asked why she was making the payment, I can see she said, "I am paying a family member or friend" and she confirmed she was "paying money she owed". But, Mrs P wasn't transferring money to friends and family due to her owing them money. The funds at that time were being used to fund the job scam. As she gave no indication that the funds were in relation to a job, I think it is reasonable that Revolut did not provide her with a relevant warning about job scams. And I think the warnings they did give were reasonable and proportionate in the circumstances based on Mrs P's answers.

Therefore, even if it could be argued that Revolut ought to have intervened on the payment Mrs P made on 7 July at 17.51 pm, I think it is unlikely that any intervention would have gone differently. Prior to this payment, when asked, Mrs P didn't give accurate answers surrounding the reason for the payment and after (the payment of 7 July at 17.51 pm) she was asked the purpose of her payment and again she didn't provide accurate answers. This denied Revolut the opportunity to identify the risk Mrs P faced and provide a warning which would have resonated with her circumstances. So, I can't hold Revolut responsible for this.

Recovery

I have gone on to consider if Revolut took reasonable steps to try and recover the funds Mrs P sent via transfer. Revolut has provided evidence to show, when it was made aware of the scam, it contacted the receiving accounts but received confirmation that the funds had already been moved on, as such the recovery attempt was unsuccessful.

Again, with the push to card transfers, Revolut has said it initiated contact with the beneficiary institution but was unsuccessful. In any event due to the time that had passed from the scam occurring and when it was reported to Revolut and the type of payment in question (push to card) I am satisfied it was always unlikely the funds would have been recoverable.

Consequently, despite my natural empathy for this cruel scam and the situation Mrs P finds herself in, I'm not persuaded Revolut taking different actions would have prevented the payments being made or the loss that ensued.

It follows that I do not consider it fair or reasonable to require Revolut to do anything beyond what it has already done for the complaint.

My provisional decision

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

Neither party responded to my provisional findings.

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.

As Mrs P and Revolut didn't respond to my provisional findings, I see no reason to depart from them. Therefore, my decision remains the same as I set out in my provisional findings.

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 Mrs P to accept or reject my decision before 11 August 2025.

Jade Rowe
Ombudsman