

The complaint

Mr V is unhappy that Revolut Ltd haven't refunded money he lost as a result of a scam.

Mr V is being supported in making the complaint by a legal representative but, for ease, I'll only refer to Mr V here.

What happened

The detailed background to this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

In November 2024 Mr V was looking for jobs online when his wife was contacted by a third-party (scammer) purporting to work for an online recruitment company. Mr V's wife spoke to a few other colleagues of the scammer and passed her husband's details to the scammer. The scammer then contacted Mr V pretending to be from a legitimate digital marketing agency offering him a job. Mr V agreed to sign up to the scammers platform and start completing tasks in exchange for a commission.

Mr V was asked to make payments via a genuine crypto exchange to fund the tasks and as he did so he could see his account balance increasing on the scammer's platform. In total Mr V sent around £100,000 from his Revolut account to the scammer. He funded the Revolut account from an account he held with a bank – I'll refer to here as N – and also made payments directly towards the scam from N. Mr V realised he had been scammed when he was repeatedly asked by the scammer to provide more and more funds to try and withdraw the balance he thought he was owed on the scammers platform.

So, Mr V raised a claim with Revolut but Revolut said it hadn't done anything wrong here so it wouldn't provide him with a refund. Unhappy with that response Mr V brought his complaint to this service.

Our investigator didn't think the complaint should be upheld. She said that Revolut intervened and asked reasonable questions about the payments. Revolut also invited Mr V to the in-app chat to ask why he was making the payments. But due to the answers Mr V gave, our investigator didn't think Revolut could reasonably have stopped the scam. Mr V disagreed and has asked for an Ombudsman's review. He said it was up to Revolut to see through the misleading answers he was providing and break the spell of the scam. But because not enough probing questions were asked about the payment reasons and not enough relevant warnings shown to him, Revolut failed to uncover the scam when it reasonably could have.

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've reached the same conclusion as our investigator. And for largely the same reasons. I'm sorry to hear that Mr V has been the victim of a cruel scam. I know he

feels strongly about this complaint, and this will come as a disappointment to him, so I'll explain why.

I've read and considered the whole file. But I'll concentrate my comments on what I think is relevant. If I don't mention any specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome.

Where the evidence is incomplete, inconclusive, or contradictory (as it is here), I have to make my decision on the balance of probabilities – that is, what I consider is more likely than not to have happened in the light of the available evidence and the wider surrounding circumstances.

It is common ground that Mr V authorised the scam payments of around £100,000. I accept that these were authorised payments even though Mr V was the victim of a scam. So, although it wasn't his intention to pay money to the scammers, under the Payment Services Regulations 2017 (PSRs) and the terms of his account, Mr V is presumed liable for the loss in the first instance.

However, taking into account the law, regulatory rules and guidance, relevant codes of practice and good industry practice, there are circumstances where it might be appropriate for Revolut to take additional steps or make additional checks before processing a payment in order to help protect customers from the possibility of financial harm from fraud.

Revolut's first obligation is to follow the instructions that Mr V provides. But if those instructions are sufficiently unusual or uncharacteristic for the account, I'd expect Revolut to intervene and to ask their customer more about the intended transaction before processing it. I'd also expect Revolut to provide suitable warnings about common scams to help their customers make an informed decision as to whether to continue with the payment. There might also be cases where it's appropriate for Revolut to refuse to follow the instruction if there are good grounds to believe it is being made as a result of a fraud or scam.

The Investigator felt that when Revolut did intervene it asked reasonable questions of Mr V, but it was provided with misleading answers to its questions. So, she said that it was unlikely the scam would've been uncovered if Revolut had intervened further here and called Mr V. Mr V disagrees and said that Revolut could've seen through his responses and uncovered the scam.

Having reviewed the interventions Revolut did make I can see it would ask Mr V why he was making the payment and he would say he was transferring money to his own account despite having the option to select he was making the payments for an online job opportunity. Mr V didn't select that option because he was told by the scammers not to reveal the true purpose of the payment. However, despite misleading Revolut and therefore leading to it being unable to reasonably provide warnings about job scams, Mr V was still provided with warnings asking him to provide honest answers and that if anyone was telling him to ignore its warnings then they were a scammer. He was told that scammers would get consumers to move money into crypto wallets before moving it to wallets under the scammers control or to fake platforms which then can't be accessed. Revolut also told him that scammers would ask for withdrawal fees to access funds. But these were ignored by Mr V which persuades me he was willing to ignore warnings here and not disclose the real reasons he was making the payments.

When asked in the in-app chat and during a phone conversation why he was making the payments, Mr V said he was buying gits (watches) and using crypto to make the purchases. He also said that he was holding the funds in his crypto wallet and it wasn't being sent to any

third parties. Mr V says that this reason wouldn't have stood up to reasonable probing questions (and provided some examples) by Revolut. However, I don't agree. That's because Mr V's goal here was to send the money to the crypto exchange as quickly as he could without detection. He was happy to provide misleading answers so he could withdraw the fake balance on the scammer's fake platform. So, I'm satisfied that Mr V would've continued to deny that there were any third parties involved in him making the payments and that he was just trying to buy the gifts with the crypto he was purchasing.

I've considered whether Revolut asking for some further evidence of the watches he was buying would've helped uncover this scam. However, I'm not persuaded that Revolut asking for such information would've helped here. Firstly, it's possible that the scammer could've created fake invoices to meet such a request. But even if fake invoices hadn't been provided, I'm persuaded by the actions Mr V took during the scam to make sure he made the payments even when he was stopped from doing so by N. Firstly, N stopped him sending money directly to the crypto exchange. So, Mr V opened the Revolut account. When speaking to N after it intervened on a payment to Revolut, Mr V was also providing inaccurate answers to N for the payment (using the money for travelling). Whilst speaking to Mr V on the phone N asked questions and refused to make the payment because it wasn't convinced by his responses much to Mr V's frustration. So, Mr V decided to send the money in much smaller amounts to avoid detection. He also obtained loans and borrowed money from his family and friends.

So, even if Revolut had gone further here, I don't think this would've persuaded Mr V he was being scammed. His actions at the time of the payments persuades me that he was willing to do whatever he could to make the payments. This included providing inaccurate answers to Revolut and N's questions and finding other ways to send his money by making smaller payments that wouldn't be detected. I'm persuaded he was under the influence of the scammer to such an extent he was willing to ignore relevant warnings from both N and Revolut. His inaccurate answers also meant Revolut couldn't provide relevant job scam warnings. So, I think any further action by Revolut would've led to him taking further action to find other ways to make the payments as he did when he decided to open the Revolut account at the scammer's direction.

Recovery

Mr V was sending money to accounts in his name at genuine crypto exchanges. So, it wouldn't have been possible for Revolut to have recovered the payments here. Ultimately, Mr V has confirmed the money was sent onto the scammers. He also received the service he paid for on his debit card which means there was no reasonable prospect of a chargeback being successful here.

I appreciate this will come as a disappointment to Mr V, and I'm sorry to hear that he has been the victim of a cruel scam. As a result, I'm not persuaded that Revolut can fairly or reasonably be held liable for his loss in these circumstances.

My final decision

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr V to accept or reject my decision before 14 January 2026.

Mark Dobson
Ombudsman

