

The complaint

Mr S complains about Revolut Ltd.

He would like Revolut to refund him after he fell victim to a scam.

What happened

In December 2024, Mr S received a message offering a remote job opportunity – the job involved rating hotels in order to attract custom. He would be required to purchase ‘tasks’ to do the role and would then earn commission.

He was added to a group text along with other supposed employees who discussed the money they were earning from the role and decided to proceed.

Mr S began by depositing an initial £50, to another account held with Revolut that was supposedly held by another employee. He was then given access to a website which instructed him on how to complete his allocated tasks and initially was able to make a withdrawal of £100.

Overall, Mr S paid out £3,240.14 between 9 January to 15 January 2025 before he realised he had been the victim of a scam and reported this to Revolut.

Revolut declined to refund him, it said that it had provided warnings on several of the payments, but Mr S had provided incorrect information, and so it hadn’t been able to provide him with more appropriate warnings about job scams.

Mr S then brought his complaint to this Service and our Investigator looked into things.

They explained that they didn’t think that Mr S’s complaint should be upheld – they said that Mr S had provided inaccurate information to Revolut which prevented it from being able to properly warn Mr S about job scams.

Mr S asked for an Ombudsman to make a final decision on his complaint, so it has been passed to me.

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 have decided not to uphold this complaint, for broadly the same reasons as our Investigator. I know that this will not be welcome news for Mr S – he has lost a lot of money to a cruel scam, and I am very sorry for what has happened to him. And I understand he would want to try and recoup his losses. But I need to decide if Revolut can fairly and reasonably be held responsible for this.

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.

Looking at the payments Mr S made, most were under £100, with the highest being £116 – so they weren't large payments. However, by the time Mr S made payment 18, Mr S had attempted 22 payments to various payees, and payment 18 was the fifth new payee. The payments were also increasing in frequency at this point where Mr S was making multiple payments within minutes of each other. So, I think Revolut should have known that something wasn't right.

However, Revolut had already intervened in what Mr S was doing prior to payment 18, and also after. It asked Mr S a series of questions about what he was doing, told him the importance of answering the questions correctly, and provided a tailored written warning relating to the answers Mr S provided to it. Unfortunately, Mr S wasn't honest about what he was doing and chose several different reasons for making his payments.

It is clear from the chats with the scammer that Mr S was being coached in what to say to Revolut – and was being guided on what options to select in order to ensure that the correct job scam warning wouldn't be presented to him.

Mr S did alert Revolut on 12 January that he was the victim of a scam – and told Revolut what he had been doing. Revolut acknowledged the report and told him about job scams and how they work. However, after reporting this to Revolut, he still continued to make payments towards the scam. There was no communication with the scammer telling him to continue, so it is unclear why Mr S did so. Revolut continued to question him about the payments, and Mr S provided misleading answers to its questions.

Mr S's representative says that Revolut shouldn't have allowed these payments to go

through as it should have been aware that Mr S was still at risk of financial harm. But I disagree – Mr S had told Revolut he had been scammed, so I don't think that Revolut would have expected him to continue making payments to something that he already knew wasn't legitimate, and Mr S was still not truthful about the reasons for the payments after this time.

I am very sorry Mr S has lost money – I know that he is rightly upset about what has happened, but his loss has been caused by the scammer, and I can't ask Revolut to refund him when I don't think it has done anything wrong.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 7 January 2026.

Claire Pugh
Ombudsman