

The complaint

Mr S complains that Revolut Ltd ('Revolut') won't refund him the money he lost after he fell victim to blackmail.

What happened

Mr S was contacted out of the blue by someone who claimed that Mr S had used the services of an escort and hadn't paid. This wasn't true, but Mr S was threatened and fearing for his and his family's safety, proceeded to open a Revolut account and make payments as instructed.

Below are the relevant payments;

	Date	Time	Amount	Payment type
1	6 March 2025	9.28pm	£698.34	Declined card payment to an Electronic Money Institute – 'Z'
2	6 March 2025	9.43pm	£698.23	Push-to-card transfer to 'A' (including fee)
3	6 March 2025	9.52pm	£700.43	Push-to-card transfer to 'A' (including fee)
4	6 March 2025	10.45pm	£1,399.32	Push-to-card transfer to 'A' (including fee)
5	6 March 2025	11:11pm	£1,398.95	Push-to-card transfer to 'A' (including fee)

Having reported the matter to the police, Mr S also raised the matter with Revolut to try to recover or be reimbursed his funds. Revolut didn't uphold Mr S's complaint and didn't consider it was liable to reimburse him.

Unhappy with Revolut's response, Mr S brought his complaint to this service. One of our Investigators looked into things but didn't think the complaint should be upheld.

Mr S didn't agree with our Investigator's view. So, as agreement couldn't be reached, the complaint has been passed to me for a final decision.

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.

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 focussed on what I think is the heart of the matter here which is whether Revolut are liable to reimburse Mr S under any applicable schemes (considering the payment method used), or whether there were any failings by Revolut that meant it could have reasonably prevented his loss. 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 thought very carefully about Revolut's actions, I'm not upholding Mr S's complaint. I do appreciate how disappointing this will be for him. Mr S was blackmailed into making payments and it has clearly had a devastating impact on him. But in weighing everything up, I don't think I can fairly say Revolut should reimburse him. I'll explain why.

The relevant law and regulations in place at the time

In broad terms, the starting position at law is that a bank is expected to process payments and withdrawals that a customer authorises it to make, in accordance with the terms and conditions of the customer's account.

It is agreed by all parties that Mr S made the payments. So, it is the case that Mr S authorised the payments that are in dispute. And under the Payment Service Regulations 2017 (which are the relevant regulations in place here) that means Mr S is responsible for them. And that remains the case even though Mr S was blackmailed/scammed into making the payments.

Do the payments Mr S made have any additional protections available that would allow for reimbursement?

There are some additional schemes and rules in place which can lead to customers being reimbursed if they are the victim of a scam. Most notably is the 'Authorised Push Payment scam reimbursement rules' ('the reimbursement rules'). However, the reimbursement rules are clear in that they only apply to payments that are made through the Faster Payment system or via a CHAPS payment. Here the payments were push-to-card payments made through Mastercard and the payment system used is the 'Mastercard Send' service which pushes funds directly to a recipient's eligible Mastercard. So that means the reimbursement rules aren't an applicable consideration in this case as they weren't Faster Payments or CHAPS payments. And with a push-to-card payment there aren't any 'chargeback' rights available. A chargeback only offers protection to 'pull' payments regarding genuine disputes that arise between customers and merchants in relation to goods and services.

Could Revolut have prevented Mr S's loss?

There are times when I might expect a bank to question a transaction or payment, even though it may have been properly authorised. Broadly speaking, firms (like Revolut) should fairly and reasonably have been on the lookout for the possibility of fraud in order to protect its customers from the possible risk of financial harm as a result of fraud and scams.

Where a firm identifies that its customer may be at risk of financial harm, I would reasonably expect it to carry out some additional checks before processing the payments. And any intervention carried out should be proportionate to the risk identified. So, that intervention may be in the form of asking some automated questions and providing a warning based on the responses and the potential risk or scam that the customer may be at risk of falling victim to, or it may be in the form of human intervention.

But, and importantly, I have to determine whether any additional checks or steps would have put a firm on notice that something might not be right, and that its customer may be at risk of financial harm or revealed what was happening. In short, in this case, I have to consider whether any intervention by Revolut would have made a difference and prevented Mr S from making the payments – thereby preventing the loss.

Here, Mr S made four push-to-card payments to the same recipient over the space of an hour and a half, so I would agree with our Investigator here that arguably some further additional checks should have been carried out and most likely on the fourth payment. A pattern was starting to emerge – with multiple payments made in fairly quick succession. But to my mind, given the nature of what was happening and the purpose of the payments, I don't think any intervention would have made a difference here, and I can't fairly say Revolut could have uncovered what was going on or that it could reasonably have prevented his loss.

Had Revolut asked some further questions of the later payments through its in-app chat, or even if Revolut had gone as far as providing human intervention, I think it is more likely than not that Mr S would have provided inaccurate reasons for making the payment and wouldn't have likely heeded any subsequent warnings presented to him either. I'm very mindful that Mr S was being blackmailed and was willing to make the payments as a result – given he was fearful for his and his family's safety and, at the time, he perceived the threats as realistic.

I'm also mindful Mr S was also following the blackmailer's instructions on how to make the payments and where to make the payments to and was also being guided and coached as to what reasons he should provide for the payments.

So, I don't think I can fairly say that Revolut would have uncovered the true purpose and reason Mr S was making the payments. And any warning Revolut would have provided therefore wouldn't have been relevant to Mr S nor would it have made a difference to his decision making. And overall, I think Mr S would have proceeded with making the payments in any event, given he was being blackmailed.

Summary

While I appreciate Mr S has had a devastating and traumatic experience in being blackmailed, I'm not satisfied that Revolut are liable to reimburse him.

The payments Mr S made aren't covered by any other reimbursement schemes and due to the nature of the payments being push-to-card there wasn't any other additional protection available to Mr S such as a through a chargeback.

And sadly, given the nature of what happened and the purpose of the payments being as a result of blackmail, I can't fairly say that any intervention would have made a material difference here and prevented Mr S from making the payments.

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 Mr S to accept or reject my decision before 18 December 2025.

Matthew Horner
Ombudsman