The complaint

Mr K complains that Revolut Ltd won't reimburse him money he lost to a scam.

Mr K has brought his complaint through a professional representative. For ease, I'll refer to all their submissions as being from Mr K.

What happened

In January 2024 Mr K fell victim to an employment scam. Within two days he paid over £7,000 to what he believed was an employment opportunity where he would complete tasks online to earn commission. Mr K had to fund his account when it went into a 'negative' balance. He realised he'd fallen victim to a scam when the scammer told him he'd have to pay a further £5,000 to withdraw his money.

Revolut said Mr K had authorised the payments and it wasn't possible to recover the money. It said it had paused several payments Mr K had attempted to make and warned him he was being scammed, but he cancelled the payments rather than engage with Revolut.

Our Investigator didn't uphold the complaint. He thought Revolut should have intervened earlier than it did, because the pattern of payments made in rapid succession was unusual and indicated that Mr K was at a heightened risk of financial harm. But he wasn't persuaded this would have prevented Mr K's loss. This was because when Revolut did intervene, Mr K cancelled his payments and sought to make lower payments in line with the scammer's instructions. Given his response, our Investigator wasn't persuaded an earlier intervention would have uncovered the scam.

Mr K asked for an Ombudsman's decision. Although he largely agreed with our Investigator's findings, he didn't think there was any evidence to show that he would have found ways to allow the payments to go through had Revolut's intervention been earlier and more robust. It was concerning that he was able to bypass Revolut's security obligations by not complying with them and re-attempting the payment at a later date.

Mr K did not make payments to the scammer from any other bank following Revolut's intervention, which suggests the intervention raised suspicions and contributed to stopping the scam. This change in behaviour indicates that earlier intervention could have stopped the scam sooner.

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.

It isn't in dispute that Mr K authorised the transactions in question. He is therefore presumed liable for the loss in the first instance. However, Revolut is aware, taking longstanding regulatory expectations and requirements into account, and what I consider to be good industry practice at the time, that it should have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

The first three payments to the scam were made on 12 January 2024 for £122.76, £201.40 and £112.78 respectively to payee 1 and payee 2. I don't think those payments were so unusual such that Revolut ought to have intervened. But on the same day Mr K then made eleven payments (most of which were for £200) in quick succession to a further new payee (payee 3) over a period of just 22 minutes. I agree that this was an unusual pattern of payments and indicated that Mr K was at heightened risk of fraud – and I think that Revolut should reasonably have intervened during the first series of payments to payee 3.

I've noted that on 12 January 2024 Mr K went on to make a further five payments of £200 to payee 4. On 13 January 2024 he made ten payments of or around £200 in quick succession to payee 3. Shortly afterwards he attempted to make a payment of £2,500 to a new payee (payee 5). At this point Revolut intervened. It declined to make this payment. Mr K then made an additional series of payments before Revolut declined to make a further ten payments. So the question I need to decide is whether Mr K's loss would have been reduced had Revolut intervened earlier than it did.

I'm not persuaded it's more likely than not, on balance, that Mr K would have stopped making the payments had Revolut intervened earlier. I'll explain my reasons.

When Mr K attempted to make the £2,500 payment to the new payee (payee 5) Revolut paused the payment and redirected him to a targeted scam intervention flow. The first stage was to highlight to Mr K that it believed the payment was a potential scam with the following screen:

> 'We think you're being scammed
>
> Your transaction is unusual and was flagged as a potential scam. To continue we need to ask you some questions.'

The screen also said that the transaction was '99.2% higher risk than a typical transaction'.

Mr K was then given the option to 'continue to questions' or 'cancel payment'. Mr K opted to cancel the payment.

I can see that Revolut's initial scam warning didn't resonate with Mr K. Even though he had been told his payment was a potential scam and high risk, and that Revolut thought he was being scammed, he sought advice from the scammer about how to send the money in a different way. The scammer suggested he send money in smaller amounts, and Mr K did that by making ten smaller payments of £200 before additional payments were declined by Revolut.

Mr K attempted to make additional payments to various payees instructed by the scammers and was guided by them. He didn't engage with Revolut but each time he was told Revolut thought he was being scammed and he was also shown educational stories about scams.
I don't consider it's likely, on balance, that Mr K would have stopped his payments to the scammer even if Revolut had intervened earlier, given he sought instructions from scammer – which he then followed – for each payment he made and tried to make.

The scammers suggested Mr K try a different Electronic Money Institution to send his payments. Mr K has told us that he didn't do that and he says that this supports his point that he would have stopped making payments to the scammer had Revolut intervened earlier than it did. But after Revolut blocked the payments to the payee accounts given to him by the scammers, I can see that he attempted to send money to an account in his name on three occasions for £300, £547.47 and £500 respectively. For the first of these three payments Mr K confirmed he wished to continue having been shown the scam warning and

Revolut showed him a screen that said:

> ‘Something doesn’t look right.
>
> Your transaction has been flagged by our system as a potential scam. To continue we need to ask you some questions.’

Mr K opted to cancel the payment after seeing the above screen and he selected the reason as ‘The process is too complicated’. The other possible reasons for cancelling were: ‘I believe I was being scammed’; I want to investigate my transaction further’; and ‘other’.

Mr K then attempted to make two further payments to an account in his name. In all the circumstances, I can’t fairly conclude, on balance, that it’s likely Mr K would not have attempted to send money to the scammers using a different account had Revolut not also blocked the payments he attempted to make to an account in his name.

I’ve considered all that Mr K has told us about his personal circumstances, being a student who had recently arrived in the UK. He says that Revolut’s warnings might have been inadequate for someone not used to UK banking systems. But I’m not persuaded that’s why he didn’t engage with Revolut. His communications with the scammers and later with Revolut when he reported the scam indicate that he was able to understand the instructions he was given. I’ve thought about Mr K’s position and why he might have been more vulnerable to this type of scam. But I don’t consider Revolut missed signs of his vulnerability.

I recognise that Mr K lost money to a cruel scam and I’m very sorry to hear of the impact on him. I don’t underestimate how the scam has affected him both emotionally and financially. But for the reasons I’ve explained I don’t consider I can fairly require Revolut to compensate him for the money he lost to the scam.

Finally, I don’t think Revolut could reasonably have recovered any of the card payments Mr K made to the scammers. He’d authorised the payments and I don’t think there was any basis on which Revolut could successfully recover them.

My final decision

For the reasons I’ve explained, 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 K to accept or reject my decision before 16 September 2025.

Amanda Maycock
Ombudsman