

The complaint

Mr A complains that Revolut Ltd didn't do enough to protect him when he fell victim to a job scam.

Mr A is represented by a firm I'll refer to as 'R'.

What happened

The background to this complaint is familiar to both parties, so I'll only refer to some key events here.

Between December 2024 and January 2025, Mr A paid over £22,000 to what he believed was a legitimate job opportunity, rating tourist attractions. Unfortunately, he has since learned it was a scam.

Mr A has explained that he was contacted on a messaging app and offered a part-time job where he could earn commission by completing sets of tasks. He was told he would need to deposit funds into the job account to generate the tasks he was required to complete, and that to do so he needed to purchase crypto from a legitimate crypto exchange, which was then loaded on to a work account. Mr A initially received several payments for the tasks he had completed, totalling over £1,000, but says he realised it was a scam when he was told to make a £12,000 payment to withdraw his profits.

Mr A tried to recover his losses from Revolut. Revolut refused. It said it had provided Mr A with sufficient scam warnings when he instructed the payments, and it had done everything in its power to attempt to recover his funds, but they were ultimately unsuccessful.

Unhappy with the outcome, and with the support of R, Mr A referred his complaint to the Financial Ombudsman. Our Investigator didn't uphold the complaint. She was persuaded that Revolut had intervened proportionately on several of Mr A's early payments - which included Revolut calling Mr A to discuss his payments and providing him with scam warnings - but that despite being advised his payment was likely connected to a scam, Mr A insisted that Revolut carry out his payment and accepted the risk he may lose all of his money.

Our Investigator considered that Revolut should have done more to warn Mr A about the scam risks associated with a later, larger payment instruction (£3,600), which was identifiably going to a crypto exchange, but given his earlier interactions with Revolut, she wasn't persuaded a proportionate intervention here would most likely have prevented his loss. She therefore concluded Revolut could not be fairly held responsible for Mr A's losses.

R disagreed on Mr A's behalf. It maintained that Revolut should reasonably have prevented Mr A's scam losses. It noted that during the call with Revolut, Mr A had highlighted a number of red flags which ought to have alerted it to the fact that he was falling victim to a job scam - for example he revealed he was completing tasks in order to earn a salary; that he would receive bonuses for working consecutive days; and that there was some urgency in him making payments. It said in these circumstances, Revolut's warning was not explicit enough to have impacted Mr A's decision to continue making the payments. It said Revolut failed to

highlight why it considered he was being scammed or challenge the reasons why Mr A considered it a legitimate job – for example explaining that receiving early profits was often a tactic used by scammers to build confidence in the scam.

Another of our Investigators considered the complaint, but also reached the view that Revolut was not responsible for Mr A's loss. R asked for the complaint to be considered by an Ombudsman for a final decision.

The complaint has therefore been passed to me to decide.

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 reached the same conclusion as our Investigators and for largely the same reasons. I realise this is not the outcome Mr A was hoping for. To be clear, I am in no doubt he has fallen victim to a cruel and sophisticated scam. But while I appreciate he has lost a considerable sum of money due to the actions of scammers, I must consider whether Revolut is responsible for the loss he's suffered. Having carefully considered the available evidence, I'm not persuaded it is. Because of this, I don't think Revolut acted unfairly by not refunding Mr A's loss. I will explain why.

I'm aware that I've summarised this complaint and the relevant submissions briefly, in much less detail than has been provided, and in my own words. No discourtesy is intended by this.

In reaching my decision I've focussed on what I think is the heart of the matter here. So, 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 consider is the fair and reasonable outcome. Our rules allow me to do this, reflecting the informal nature of our service as a free alternative to the courts.

As such, the purpose of my decision isn't to address every single point raised. My role is to consider the evidence presented by the parties to this complaint, and reach what I think is an independent, fair and reasonable decision, based on what I find to be the facts of the case.

Who is responsible for Mr A's loss?

It isn't in dispute that Mr A authorised the transactions in question. He is therefore presumed liable for his losses 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.

I must therefore decide if Revolut acted fairly and reasonably in its dealings with Mr A when he made the payments. Specifically, whether it should've done more than it did before processing them – and if it had, would that have made a difference to his ultimate scam loss.

Here, Revolut did carry out additional checks – in the form of automated questionnaires, in-app chats and a telephone call - before processing several of Mr A's payments to the scam, with its earliest intervention taking place on 20 December 2024.

For clarity, I would not have expected Revolut to have intervened earlier than it did. Having considered the value of the initial payments and who they were made to, I'm not persuaded

Revolut ought to have found the initial payments suspicious, such that it ought to have made enquiries of Mr A before processing them.

But Revolut did intervene on three consecutive payments made between 2024 – £1,150, £500 and £580. On the first two occasions Mr A was directed through some onscreen interactive warnings, which sought to narrow down the purpose of his payment and provided him with warnings that were relevant to the answers he selected. Mr A had selected that his payments were for investments – although he understood his payments were related to a job, he also understood that by investing his money into the tasks he was asked to complete he would earn a higher commission. Revolut's initial warnings focused on the risks associated with crypto investment scams. As part of these warnings he was advised:

*“Social media platforms are full of fake investment schemes
I understand that investments promoted on social media or by celebrities are almost always
scams.”*

*“Fraudsters promise you good returns for low risk investments
I understand that if I am investing in a product that offers high returns in a short period of
time, I'm likely being scammed”*

While these warnings were not tailored to job scams (as Revolut did not know Mr A was engaging in work connected with his payments), I think these warning should nevertheless have resonated with Mr A as he'd found out about the opportunity via social media and had been led to believe he was making 20% returns on his payments within a day or two. In the circumstances, I think Revolut's intervention here was proportionate to the risk it had identified.

On the third occasion, having been presented with the onscreen warnings, Mr A was then invited to contact Revolut via its in-app chat feature, where he was asked further questions about his payments. During the in-app chat Mr A revealed that he was working for a travel company and that he wanted to *“invest before stocks go down”*. In response to Revolut's explanation that his payment had been stopped as *“potentially fraudulent”* and that checks needed to be made to ensure he wasn't being scammed, he replied *“I'm not getting scammed”* and *“can you send asap please this is not a scam”*. Revolut explained that despite Mr A's reassurances, it needed to speak with him to gather more information about his payment.

One of Revolut's customer safety team then telephoned Mr A to discuss the payment in more detail. Mr A explained that he was working for a travel agency and was purchasing tickets for rescheduled flights, which could then be sold on for a profit. He explained that he had found out about the opportunity via a social media platform. Throughout the conversation, he was insistent that his payments would lead to significant profits and was eager for his payments to be approved without further delays. He said if Revolut continued to block his payments, he would move his funds elsewhere.

Revolut's agent then advised Mr A that *“this particular job which you're trying to do may be a scam”*. He explained that the fact the opportunity had been promoted via social media was a clear red flag that this was likely a scam. Mr A did not accept the possibility that he was being scammed and began insulting Revolut's agent for suggesting it was. The agent offered to explain further, but Mr A was insistent the payment be made quickly as he believed he was losing money by waiting. Revolut's agent also advised Mr A that scammers may demand that he make further payments or request taxes or fees to make withdrawals. Mr A was again insistent that the payment be made, and he accepted that Revolut had advised him the payment was *“high risk”*. Before processing the payment, Mr A was sent a further warning strongly advising against making the payment and warning *“After a security check,*

we have reason to believe your £580 transaction is a scam.” Mr A was advised that while he could go ahead with the payment, Revolut would not be able to recover it in the event of wrongdoing from the recipient.

I accept Revolut could have highlighted in more detail why the circumstances Mr A had described led it to conclude he was likely being scammed. But overall, considering the value of the payment (£580) and Revolut’s repeated warnings that the payment was likely a scam; was high risk; and that it would be unlikely to recover any money that was lost, I think it was proportionate to the risk identified. But even if I thought Revolut’s scam warning should have gone further than it did, I’m not persuaded that it’s more likely than not Mr A would have been deterred from making the payments. Similarly, while I consider Revolut should have repeated these warnings when Mr A later instructed larger payments to the crypto exchange, I’m not persuaded it would have prevented his loss. I’ll explain why.

From Mr A’s interactions with Revolut’s earlier warnings, and his conversation with Revolut’s agent, it seems he was heavily under the scammer’s influence and felt convinced that the opportunity was legitimate. The receipt of early “profits” appears to have persuaded him the opportunity was real. He was also included in a group chat where other people were sharing their successes, this also added to Mr A’s fear that by not making the payment he was missing out. Mr A also shared with Revolut’s agent that prior to this opportunity, he was aware of remote job opportunities advertised on social media and believed them to be legitimate.

Towards the end of the call with Revolut’s agent, Mr A said he was also talking with his “*adviser*” – presumably the adviser he’d been assigned for the job role – he is then heard dictating a message in which he says “*I’m speaking to Revolut...They think this is a scam*”. Despite several requests, Mr A has not provided us with a complete record of his communication with the scammers – we have only been provided with evidence that post-dates his losses. In the absence of the actual evidence of what happened, it seems to me most likely that if Mr A communicated Revolut’s scam concerns to the scammers they would have provided him with false reassurances of why it was not a scam. I say this as Mr A continued to make payments to the scam for over two weeks after Revolut highlighted its scam concerns.

During the call with Revolut’s agent, Mr A was clearly frustrated with what he perceived as interference in his payments. He was not listening to what the agent was telling him and tried to move through the call as quickly as possible so his payment could go through. In the circumstances, even if Revolut’s agent had been more descriptive of why he considered it was a scam, I’m not persuaded, on balance, Mr A would have actively engaged with this information or decided to pause his payment while he made further enquiries.

Mr A also advised Revolut’s agent on multiple occasions that if he continued to encounter blocks on his payments, he would move his money to another bank and make payments from there instead. Therefore, even if Revolut *had* placed further blocks or restrictions on Mr A’s account, I think it’s most likely he would have looked to make his payment another way. So, I think the payments would’ve most likely been made regardless of any carried out by Revolut.

Even after Mr A reported his scam concerns to Revolut, and was advised against having any further contact with the scammers, he continued to correspond with them for a further two months where he appears to continue discussing the possibility of making the additional payments needed to make a withdrawal. While I appreciate Mr A would have been desperate to recover his funds by any means possible, this also indicates that even when he had his own suspicions he was being scammed, he was not so convinced that he stopped all contact with the scammers.

Having carefully considered all the circumstances, and while I consider Revolut could have done more before processing Mr A's later payments, I'm not ultimately persuaded, on balance, that it could have prevented any of Mr A's loss. It therefore follows that I don't think it is responsible for it.

Could Revolut have done any more to recover Mr A's loss?

I've considered whether, on being alerted to the scam, Revolut could've done anything to recover Mr A's losses, but I don't think it could. The payments went to a legitimate crypto account in Mr A's own name. Any chargeback raised in respect of the card payments would have failed on the basis that the service had been provided – i.e. Mr A was provided with crypto, even if this was subsequently lost to the scam. And if any money remained in the crypto wallet account, Mr A would have had access to it and could have recovered it himself. In the circumstances, I don't think there was anything further Revolut could do to recover the lost funds.

I know Mr A will be disappointed by this outcome. But it would only be fair for me to direct Revolut to refund his loss if I thought they were responsible – and I'm not persuaded that this is the case. For the above reasons, I think Revolut has acted fairly and so I'm not going to tell them to do anything further.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 15 January 2026.

Lisa De Noronha
Ombudsman