

The complaint

Mrs M complains that Revolut Ltd won't refund the full amount of money she lost to a scam.

What happened

The background to this complaint is well-known to both parties, so I won't repeat it in detail here. But in summary and based on the submissions of both parties, I understand it to be as follows.

Mrs M complains that she sent several payments to what she thought was HRMC.

When Mrs M realised she had been scammed and Revolut couldn't recover her money, she logged a complaint. Revolut looked into the complaint but didn't uphold it. So, Mrs M brought her complaint to our service.

Our investigator looked into the complaint but didn't uphold it. Our investigator didn't think the payments were of a value that would have triggered Revolut's automatic payment checking system. He also didn't think Revolut could have recovered the money.

As Mrs M remained unhappy, the complaint's 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.

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 significant part here. 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.

Where the evidence is incomplete, inconclusive, or contradictory, I must 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.

In line with the Payment Services Regulations (PSR) 2017, consumers are generally liable for payments they authorise. Revolut is expected to process authorised payment instructions without undue delay. As an Electronic Money Institution (EMI), they also have long-standing obligations to help protect customers from financial harm from fraud and scams.

However, there are many payments made by customers each day and it's not realistic or reasonable to expect an EMI to stop and check every payment instruction. There's a balance to be struck between identifying payments that could potentially be fraudulent, and minimising disruption to legitimate payments.

Having considered the size of the individual payments, I'm satisfied they were not of a value or remarkable enough to have triggered Revolut's payment checking process. The payments were also spread across different days and didn't show any characteristics of what we would normally attribute to a scam.

So, I don't find Revolut did anything wrong when they didn't stop Mrs M's payments.

Mrs M has said that she reported the scam immediately after the payments were made, but Revolut advised her to wait 2 days to see if they cleared. Mrs M thinks Revolut should have done more to recover the money at that point.

I've thought about this point carefully, but I don't agree Revolut have made an error or treated Mrs M unfairly. Once payments like Mrs M's are made, it's not possible to immediately stop or recover them. Revolut's advice, which I'm satisfied was correct at the time, was to wait to see if the payments were collected from the payment provider Mrs M sent them to. If they hadn't been collected, the third party may have returned them to the sender (in this case Mrs M and her Revolut account).

After the debit card payments were made, the only potential avenue for recovery of the payment would have been through the chargeback scheme. The chargeback scheme is a voluntary scheme set up to resolve card payment disputes between merchants and cardholders. Revolut is bound by the card scheme provider's chargeback rules. Whilst there is no 'right' to a chargeback, I consider it to be good practice that a chargeback be raised if there is a reasonable chance of it succeeding. But a chargeback can only be made within the scheme rules, meaning there are only limited grounds and limited forms of evidence that will be accepted for a chargeback to be considered valid, and potentially succeed.

In the circumstances of Mrs M's complaint, she didn't make the debit card payments to the scammers directly, she authorised payments to a separate money remittance provider. Here that third party provided the service it was asked to, so I can understand why Revolut have said the recovery attempt would not have had any chances of success. Revolut also confirmed that the evidence indicated Mrs M authorised the payments and there would not be a valid chargeback reason in these circumstances.

Mrs M feels that Revolut should refund the money she lost due to the scam. I understand that this will have been upsetting for her. But I've thought carefully about everything that has happened, and with all the circumstances of this complaint in mind I don't think Revolut needs to pay Mrs M any compensation. I realise this means Mrs M is out of pocket and I'm sorry she's lost this money. However, for the reasons I've explained, I don't find I can reasonably uphold this complaint.

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 Mrs M to accept or reject my decision before 22 March 2026.

Tom Wagstaff
Ombudsman