

## **The complaint**

Mrs E 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 E complains that she sent several payments to someone that she thought she was in a legitimate relationship with.

When Mrs E realised she had been scammed, and wasn't getting her money returned, she raised a complaint with Revolut.

Revolut looked into the complaint but didn't think it had done anything wrong by allowing the payments to be made. So, Mrs E 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 should have triggered Revolut's automatic payment checking system. He did find Revolut displayed some warning messages that Mrs E moved passed. Our investigator also didn't think Revolut could have recovered the money.

As Mrs E didn't agree with the investigator's view, the complaint has 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), it also has 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 transfers, I'm satisfied they were not of a value or remarkable enough to have triggered Revolut's payment checking process. The transfers were spread across different days and didn't reach a value that I think ought to have put Revolut on notice that Mrs E could be at risk from a fraud or scam.

I have kept in mind the transfers were to cryptocurrency conversions, but that doesn't mean they should automatically be treated as suspicious, particularly when there are no other concerning factors about the payments.

Revolut did ask Mrs E for a payment purpose on her cryptocurrency withdrawals and then gave her targeted warnings based on her answers. As several different payment purposes were given, Mrs E got several different warnings including one highlighting romance scams. As these warnings were given on the cryptocurrency withdrawals, it's not something I'm able to comment on any further, as our service doesn't have jurisdiction to look into these types of payments – as explained by our investigator in their view.

So, I don't find Revolut did anything wrong when it didn't stop Mrs E's transfers and intervene by way of speaking to her or by automated warnings earlier.

As Mrs E sent the money as cryptocurrency, our service wouldn't be able to investigate the recovery of it, due to the jurisdiction issues the investigator highlighted. It's also worth noting that as far as our service is aware, cryptocurrency can't be recovered once sent.

Miss E has mentioned that she thinks it was too easy to set up the account with Revolut. I can't see this has been raised as a complaint with Revolut, so this would need to be directed back to the firm to investigate first before it comes to our service.

I understand that this will have been frustrating for Mrs E. 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 E any compensation. I realise this means Mrs E 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 E to accept or reject my decision before 24 February 2026.

Tom Wagstaff  
**Ombudsman**