

The complaint

Miss J complains that Revolut Ltd (Revolut) is refusing to refund her the amount she lost as the result of a scam.

What happened

The background of this complaint is well known to all parties, so I won't repeat what happened in detail.

In summary, Miss J has told us that she received a call from an individual claiming to be to be from the university she attended at the time. Miss J was told that another individual had attended a branch of another provider she had an account with and attempted to open an account in her name. The caller told Miss J they had attempted to contact her via her university email address but was unable to so instead was calling her.

Miss J was told that the police were also on the call and that the call would be recorded. Miss J was then transferred through to was she thought was a representative of her other account provider.

The individual Miss J was put through to then provided their name and job title, and encouraged Miss J to look them up online, which she did, and the information appeared to check out.

Miss J was told her account was not safe and that she needed to move her funds. Miss J was told not to move the funds to other family members as the scammer had used the university Wi-Fi to obtain information, and it was likely this would give the scammer even more information.

The caller advised Miss J that she would receive a code from Revolut that would verify its legitimacy, and that she should move her funds from her other account to her Revolut account, and then on to what was described as a "safe account" that was in another individual's name.

Miss J has told us that the scammer coached her through the process and instructed her on how to bypass warnings.

Unfortunately, Miss J had fallen victim to a scam and rather than sending her funds to somewhere she was led to believe would keep them safe, she had moved her funds to a scammer.

Miss J has disputed the following payment made in relation to the scam from her Revolut account:

<u>Payment</u>	<u>Date</u>	<u>Payee</u>	<u>Payment Method</u>	<u>Amount</u>
1	10 May 2024	Individual 1	Transfer	£16,400

Revolut attempted to recover the funds Miss J lost as a result of the scam but was only able

to recover £13 from the beneficiary bank.

In my provisional decision sent on 7 August 2025 I explained why I didn't think Miss J's complaint should be upheld. I said:

"It isn't in dispute here that Miss J has been the victim of a scam and has lost money as a result. However, even when it is clear that a scam has taken place, and an individual has been tricked out of their money, it doesn't necessarily follow that a business will need to refund the money that has been lost."

Recovering the payment Miss J made

Miss J made the payment into the scam via transfer. When payments are made by transfer Revolut has limited options available to it to seek recovery. I can see that Revolut did attempt to recover the payment but only £13 remained in the beneficiary bank to be recovered.

Should Revolut have reasonably prevented the payment Miss J made?

It has been accepted that Miss J authorised the payment that was made from her account with Revolut, albeit on the scammer's instruction. So, the starting point here is that Miss J is responsible.

However, banks and other Payment Services Providers (PSPs) do have a duty to protect against the risk of financial loss due to fraud and/or to undertake due diligence on large transactions to guard against money laundering.

The question here is whether Revolut should have been aware of the scam and intervened when the payment was made. And if it had intervened, would it have been able to prevent the scam taking place.

Given the value of the payment Miss J was making I think it would have been reasonable for Revolut to have had concerns that Miss J may have been at risk of financial harm. Considering the value of the payment and that it was not in keeping with the way she operated her account I think a proportionate response would have been for Revolut to have discussed the payment with Miss J to find out more information about it and the surrounding circumstances before allowing it to be made.

Considering the type of account Miss J held with Revolut I think that Revolut could have provided this intervention, for example, by directing Miss J to its in-app chat facility where appropriate questions could have been asked. But I don't think an intervention of this type would have made a difference.

When Miss J initiated the payment to be made from her Revolut account, Revolut did intervene. As the payee was new to Miss J's account she was required to review the transfer.

Miss J was presented with a warning that stated:

"Do you know and trust this payee? – If you're unsure, don't pay them, as we may not be able to help you get your money back. Remember, fraudsters can impersonate others, and we will never ask you to make a payment"

Miss J confirmed she wanted to make the payment.

Miss J was then presented with various other screens. She was asked "Why are you making

this transfer” and provided with a list of options to choose from. Miss J selected the option “Pay a family member or friend”

Miss J was then asked what she was paying them for and was advised “This helps us identify your level of risk”. Miss J selected “Paying back for something they purchased on my behalf”

Miss J then went on to confirm that the person asking for the payment to be made had not asked for help unexpectedly, she had paid them before using the same bank details, and she had received the bank details face to face.

The incorrect information Miss J provided would have led Revolut to believe that she was comfortable she was making a payment to someone she knew and had not had any issues making payments to in the past.

Understandably Miss J was then presented with several screens warning her of the risks associated with the payment reason and answers she had provided.

In addition to the above Miss J made three payments to her Revolut account from her account held elsewhere as part of the scam process. That account provider has told us that each time Miss J made a payment she was presented with a warning that stated:

“Criminals impersonate people you trust - if you've been contacted by ANYONE even your bank, and they've told you to move your money to a new or safe account, or you're moving money to assist with an investigation, stop this will be a scam. Criminals can be very convincing and ask for customers to mislead the bank to avoid detection. If anyone has asked you to lie or mislead the bank as part of this payment request it will be a scam. If you're not comfortable or want to complete further checks, stop and cancel the payment now”

I think the questions Revolut asked Miss J were clear and the warnings she was provided throughout the scam were also clear and should have resonated with Miss J. It's also clear that Miss J provided incorrect responses when answering the questions.

Miss J has told us that she ignored the warnings provided to her and answered the questions incorrectly as she was being advised by the scammer over the phone on how to proceed through the screens.

Miss J has further explained that the scammer appeared to have in depth knowledge of her personal information including her accounts and she was convinced the scammer was genuine at the time.

I don't have any doubts that the scammer was very convincing, or that Miss J took direction from the scammer believing the well thought out story she had been told.

But I also don't have enough to say that had Revolut intervened further and asked Miss J more questions about the payment she was making, that the scammer would not have continued to guide Miss J through those questions, or that she would not have taken the scammers guidance, as she did throughout the payment processes on multiple occasions.

Giving incorrect information to Revolut did and would have continued to make it very difficult for Revolut to uncover the scam that was taking place. So, I don't think Revolut missed an opportunity to prevent the scam, and it is not responsible for Miss J's loss.”

I gave both Revolut and Miss J time to respond to my provisional 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.

Miss J provided additional comments in response to my provisional decision. In summary Miss J said:

- The pattern of the payments involved in the account along with the payments being large and unusual should have given Revolut cause for concern and it should have intervened manually with a human-led check.
- Automated warnings were insufficient considering she was being pressured and manipulated into making the payment.
- The FCA's consumer duty requires sufficient tested warnings to be used by Revolut and Revolut's systems were not adequate in relation to her circumstances.
- The scammer impersonated trusted institutions known to her which made her vulnerable to the scam

In addition to the above, and to support her view Miss J has pointed to other decisions reached by our service on other complaints. Every complaint is different, and I can only consider Miss J's complaint on its own merits, although I have considered the additional points Miss J has made.

I appreciate the points Miss J has made about a more in-depth intervention being required from Revolut when the disputed payment was made. In my provisional decision I explained that I also thought Revolut should have done more.

I explained that Revolut should have had concerns about the payment, and it should have intervened. I said Revolut should have discussed the payment with Miss J and that Revolut could have done this by directing Miss J to its in-app chat facility.

While I think Revolut should have done more, to uphold Miss J's complaint I would have to be confident that an intervention of that described above would have uncovered the scam, and as I've explained above, I don't think it would have.

Miss J has confirmed once again that she was being guided in real time when making the disputed payment and gave incorrect information to Revolut based on the instructions given to her by the scammer.

With the above in mind, I still don't think that a more detailed intervention carried out by Revolut would have uncovered the scam. I think it's most likely that the scammer would have continued to guide Miss J through the intervention and she would have followed the scammer's instructions as she did previously. I think the payment would then have continued to be debited from her account successfully.

While I appreciate Miss J feels she was more vulnerable to the scam given the scammer knew personal information about her and impersonated trusted institutions, I cannot see that Revolut had been made aware of any personal vulnerabilities Miss J had at the time that it should have considered when the payment was made, so it would not be reasonable of me to suggest it should have specifically asked Miss J about any identified vulnerabilities.

So again, I don't think Revolut missed an opportunity to uncover the scam and it is not responsible for Miss J's loss.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss J to accept or reject my decision before 24 September 2025.

Terry Woodham
Ombudsman