

## The complaint

Miss K complains that Revolut Ltd ('Revolut') won't reimburse the funds she lost when she fell victim to a scam.

## What happened

Miss K says that she was looking for a job after the birth of her child. She was contacted by someone offering a job opportunity that involved completing tasks to rate hotels. After completing a trial, Miss K was able to withdraw £33 but was then told she needed to deposit funds to continue with the tasks. She made payments from her Revolut account as follows:

Transaction	Date	Payee	Method	Amount
1	08/05/25	Individual 1	Push to card - international	£50.00
2	09/05/25	Individual 1	Push to card - international	£45.51
3	10/05/25	Individual 1	Push to card - international	£88.14
4	10/05/25	Individual 1	Push to card - international	£150.37
5	11/05/25	Individual 2	<i>Push to card – international - cancelled</i>	£99.99
6	11/05/25	Individual 2	Push to card - international	£99.99
7	11/05/25	Individual 2	Push to card - international	£203.01
8	11/05/25	Individual 2	Push to card - international	£173.60
9	11/05/25	Individual 2	Push to card - international	£710.71
10	11/05/25	Individual 2	Push to card - international	£1,011.01
11	11/05/25	Individual 2	Push to card - international	£991.78
12	11/05/25	Individual 2	Push to card - international	£1,414.00
13	11/05/25	Individual 2	Push to card - international	£1,414.00
14	11/05/25	Individual 2	<i>Push to card – international – blocked and reversed</i>	£1,393.80

When Miss K was asked for more funds, she realised she was the victim of a scam and contacted Revolut via its chat. Initially Miss K told Revolut that she hadn't authorised the transactions as she thought this may be a way to get her funds back. She later explained that she was the victim of a scam.

Revolut didn't agree to reimburse Miss K. It said that it asked her questions (in respect of transactions five and six) and provided warnings tailored to the answers given.

Miss K was unhappy with Revolut's response and brought a complaint to this service.

The investigator who considered this complaint didn't recommend that it be upheld as she didn't think Revolut could have uncovered the scam or prevented Miss K's loss. She noted that Revolut intervened when Miss K attempted to make transaction five and provided warnings, but Miss K followed the scammer's instructions in giving answers that weren't correct.

Miss K didn't agree with the investigator's findings and asked for a final decision. She said that when she first made payment five, she told Revolut the truth but after this she was instructed by the scammer to provide false answers so that she didn't lose all her money. Miss K says Revolut should have done more after payment five was initially declined.

### **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.

In deciding what's fair and reasonable, I am required to take into account relevant law and regulations, regulators' rules, guidance and standards, and codes of practice; and, where appropriate, I must also take into account what I consider to have been good industry practice at the time.

In broad terms, the starting position at law is that an Electronic Money Institution ("EMI") such as Revolut is expected to process payments and withdrawals that a customer authorises it to make, in accordance with the Payment Services Regulations (in this case the 2017 regulations) and the terms and conditions of the customer's account.

But that's not the end of the story. Taking into account relevant law, regulators rules and guidance, relevant codes of practice and what I consider to have been good industry practice at the time, I consider it fair and reasonable in May 2025 that Revolut should:

- have been monitoring accounts and any payments made or received to counter various risks, including preventing fraud and scams;
- have had systems in place to look out for unusual transactions or other signs that might indicate that its customers were at risk of fraud (among other things). This is particularly so given the increase in sophisticated fraud and scams in recent years, which firms are generally more familiar with than the average customer;
- have acted to avoid causing foreseeable harm to customers, for example by maintaining adequate systems to detect and prevent scams and by ensuring all aspects of its products, including the contractual terms, enabled it to do so;
- in some circumstances, irrespective of the payment channel used, have taken additional steps, or made additional checks, or provided additional warnings, before processing a payment – (as in practice Revolut sometimes does including in relation to card payments);
- have been mindful of – among other things – common scam scenarios, how the fraudulent practices are evolving and the different risks these can present to consumers, when deciding whether to intervene.

### **Should Revolut have recognised that Miss K was at risk of financial harm from fraud?**

The early payments Miss K made from her Revolut account were low in value, so I don't think Revolut ought reasonably to have had concerns about them. Given the volume of transactions and the fact the amounts increased on 11 May 2025, I think Revolut ought to have recognised a heightened risk of financial harm and taken additional steps at some point that day. Given what I will say below though, I don't think I need to identify the exact point

because, like the investigator, I don't consider any further intervention would have made a difference and prevented Miss K's loss. I'll explain why.

Both times Miss K set up a new payee she was given a warning that said:

*"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."*

When Miss K attempted to make transaction five, Revolut blocked the payment. Miss K was advised that the transfer had been identified by its system as a potential scam. Revolut provided Miss K with screenshots that said her money was at risk if she continued with the payment and that international payments are risky and often encouraged by fraudsters to make it harder to trace and recover funds.

Miss K was then asked to agree to a "Truth Agreement". She was told clearly at the top of the screen that it was important that she answer Revolut's questions honestly and that if she was being pressured or told to hide any details about the payment she could be being scammed.

When asked if anyone was pressuring her to make the payment, Miss K chose the option that said, "No, I am completing this transaction by myself". She was given a warning that said, "If someone is telling you to ignore these warnings, they're a scammer."

Revolut then asked Miss K questions about the reason for the payment. The investigator set out the questions asked and responses in full, so I won't repeat them here. In summary, Miss K said:

- she was buying or renting goods or services from an online retailer or marketplace
- the price was cheaper than usual
- she knew the seller
- she had seen the item in person

Revolut then provided Miss K with on-screen warnings that related to buying goods and services. After seeing warnings, Miss K chose to cancel transaction five. When asked why she had cancelled it, Miss K chose the "I believe I was being scammed" option.

Miss K then attempted the same transaction again and gave similar answers except in respect of price. This time she didn't cancel the transaction, and it was processed.

I don't think Revolut should have processed transaction six after Miss K cancelled transaction five, saying she thought she'd been scammed. Only one answer had been changed, in respect of the price of the item being bought. But I also don't think any further intervention would have changed anything as all responses Miss K provided when Revolut blocked payment five were false. She wasn't buying goods and services, didn't know a seller and hadn't seen an item in person. When asked for the payment reason there was an option "It's related to a job opportunity", but Miss K didn't choose it.

I can also see from the chat messages provided that the scammer showed Miss K on screenshots exactly which options to choose in response to Revolut's scam warning screens. So, I think that even if Revolut had questioned Miss K further about the £99.99 transaction, or any other transaction, she would have followed instructions provided by the scammer and not revealed the real reason for the payment. Even when Revolut blocked transaction 14, Miss K told Revolut she needed her account to be unblocked to pay medical bills – which wasn't correct.

Overall, whilst I'm sorry Miss K has lost money in a cruel scam, I can't fairly require Revolut to reimburse her loss.

**My final decision**

For the reasons stated, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept or reject my decision before 10 February 2026.

Jay Hadfield  
**Ombudsman**