DRN-5791899

The complaint

Mr C complains Revolut Ltd ("Revolut") didn't do enough to protect him when he fell victim to a scam.

What happened

Both parties are familiar with the circumstances of the complaint, so I'll only summarise the details here.

Mr C said he was looking for work when he saw an advert on social media and decided to apply. He said he was contacted by someone on a messaging app who we now know to be a scammer. Mr C explained he understood the job would be part time and involved him reviewing products for a well-known high-street brand for a guaranteed monthly salary of $3,000 with bonuses and commission. He said the scammer told him his salary would be paid via cryptocurrency, so he opened an account under the guidance of the scammer.

Mr C said he was completing tasks when he was assigned 'commercial ads' and while they yielded high bonuses, he was required to pay various amounts before the task could be completed. As he understood all orders must be completed to withdraw his funds, he paid the amounts asked for these tasks which increased overtime to a level Mr C said he couldn't afford. The scammer stopped communicating with Mr C when he had no further funds to pay for tasks and this is when he realised he had been scammed.

Below are the payments Mr C made from his account with Revolut which he says were lost to the scam:

Date	Payee	Amount
4 May 2024	Account in Mr C's name	£700
4 May 2024	Account in Mr C's name	£313
4 May 2024	Payee 1	£270.08
4 May 2024	Payee 2	£400
4 May 2024	Payee 2	£300
5 May 2024	Payee 2	£300
5 May 2024	Payee 2	£300
5 May 2024	Payee 2	£300
5 May 2024	Payee 2	£300
5 May 2024	Payee 2	£300
5 May 2024	Payee 2	£308
5 May 2024	Payee 2	£100

Mr C complained to Revolut, and his complaint wasn't upheld. Unhappy with Revolut's response, Mr C raised the matter with the Financial Ombudsman Service. One of our Investigators looked into the complaint and didn't uphold it.

As an agreement could not be reached, the complaint has been passed to me for a final decision.

My provisional decision

I issued my provisional decision on 18 August 2025. I decided, provisionally, that I wasn't going to uphold Mr C's complaint. This is what I said.

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Mr C has raised other complaints with us related to this scam which I'm aware of, where necessary I'll comment on evidence provided on those complaints which is relevant to Mr C's complaint against Revolut.

I'm sorry that Mr C has been the victim of a scam. I realise he's lost a significant sum of money and I don't underestimate the impact this has had on him. And so, I'd like to reassure him that I've read and considered everything he's said in support of his complaint. But I'll focus my comments on what I think is relevant. If I don't mention any specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome. I know this will come as a disappointment to Mr C but having done so, I won't be upholding his complaint. I'll explain why.

I don't have the evidence I would like to show Mr C lost these funds as the result of a scam. The scam communications suggest the scammer provided images of the wallet Mr C was to transfer funds to, but I don't have the statements from his cryptocurrency accounts to show he did so. But as it doesn't make a material difference to the outcome I have proceeded on the basis he lost the funds as he's described.

In broad terms, the starting position at law is that banks and other payment service providers are expected to process payments and withdrawals that a customer authorises it to make, in accordance with the Payment Services Regulations and the terms and conditions of the customer's account.

Mr C authorised the payments in question here – so even though he was tricked into doing so and didn't intend for his money to end up in the hands of a scammer, he is presumed liable in the first instance.

But as a matter of good industry practice, Revolut should also have taken proactive steps to identify and help prevent transactions – particularly unusual or uncharacteristic transactions – that could involve fraud or be the result of a scam. However, there is a balance to be struck: as while banks and Electronic Money Institutions should be alert to fraud and scams to act in their customers' best interests, they can't reasonably be involved in every transaction.

I've thought about whether Revolut acted fairly and reasonably in its dealings with Mr C when he made the payments, or whether it should have done more than it did. In doing so I've considered what Revolut knew about the payments at the time it received Mr C's payment instructions and what action, if any, Revolut took prior to processing the payments.

Mr C opened his account with Revolut on 4 May 2025, the evidence suggests he did so to facilitate the scam. The communications between Mr C and the scammer show he opened the account at the scammer's direction after Mr C asked the scammer *'Are there other alternatives I could use to make payment?'* when experiencing friction with payments he was making with another firm. And during a call with Revolut Mr C is asked why he opened the account, and he said he did so for seamless transactions.

Revolut told us when Mr C made a payment to a new beneficiary or a push to card payment it displayed a warning to Mr C asking if he knew and trusted the payee and if he was unsure not to pay them. The warning also said Revolut may not be able to help him get his money back and gave a reminder that fraudsters can impersonate others.

Revolut intervened on several of the payments Mr C made, both successful payments and ones which weren't processed by Revolut. These interventions were automated, human intervention via Revolut's in-app chat and include a phone call between Mr C and Revolut. The warnings provided to Mr C didn't prevent the payments in the above table or uncover the scam.

I've seen evidence which shows when Revolut intervened and asked Mr C for the purpose of the payment(s) he said he was making the payment to a family member/friend, we know this wasn't the case and there was an option for Mr C to select the payment was part of a job opportunity. Mr C is probed further on this via Revolut's in-app chat and during a call and tells Revolut he is paying a long time friend.

Interventions from firms rely on customers giving accurate information and in not doing so it can impact the warning a customer is given. Here the warnings didn't relate to the scam Mr C was falling victim to which is why they likely didn't resonate with him, the inaccurate information will have contributed to this. I think Revolut's interventions were proportionate to the risks the payments presented at the time they were made. And in any event, I don't think any further interventions from Revolut would have made a material difference to the outcome. I'll explain why.

Mr C told Revolut he wasn't being guided but his testimony to us is that he was being coached by the scammer so that the payments would be successful. He also told us the scammer said when opening his Revolut account that to avoid criminal questioning it would be easier to tell Revolut he was purchasing goods.

Mr C also finds a challenge with payments when a limit of £1,000 is imposed by a firm and lets the scammer know. The scammer suggests he make payments of £990 and then suggests a lower amount still of £700. Mr C told us the scammer advised him to do this to avoid detection. I'm satisfied this shows Mr C was invested in the scam to such a degree he was determined to make the payments in seeking alternatives to try to avoid friction, in opening an account with Revolut and lowering his payments to avoid protections that were in place.

Revolut provided evidence to show Mr C attempted to make several payments to a merchant I'll call A which were declined. Revolut told us these payments were automatically blocked as they were deemed to be high risk by its security system and that subsequent payment attempts were automatically declined.

Mr C made payments to A via an account he held with H, when doing so he spoke with H twice and when asked for the purpose of the payment Mr C said he was online shopping. The scam communications show this is what the scammer told him to say and in testimony to us he said the scammer told him banks often block cryptocurrency payments, and she advised him to say it was for online shopping.

Taking the above into account, I'm satisfied Mr C was under the spell of the scammer to such a degree that he was more likely than not to follow their guidance during any further interventions from Revolut such that it would not have uncovered the scam due to the heavy coaching by the scammer.

Recovery

I've thought about whether there's anything else Revolut could have done to help Mr C — including if it took the steps it should have once it was aware that the payments were the result of fraud.

Scammers typically move money on quickly to avoid having it returned to their victims. I've seen Mr C told the scammer he believed he had been scammed so it's likely the funds would have been moved on quickly. Mr C contacted Revolut about the scam around a month after. Given the time between the payments being made and the fraud being reported to Revolut I don't think there was much chance of successful recovery of his funds.

Mr C made push-to-card payments where there's no active procedure for his money to be recovered. I therefore don't think there's anything more Revolut could have done to recover his funds.

I'm sorry to disappoint Mr C further, 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 Ltd needs to refund Mr C's money or pay any compensation. I realise this means Mr C is out of pocket and I'm really sorry he's lost this money. However, for the reasons I've explained, I don't think I can reasonably uphold this complaint.

<u>Responses to my provisional decision</u>

Revolut didn't respond to the provisional decision.

Mr C replied to say he disagreed. In summary he said:

- The inaccurate answers he gave Revolut weren't an attempt to mislead it but as a direct result of the coercion and manipulation by the scammer which shows the sophistication of the scam. He said he was influenced to the point he could not have reasonably acted differently.
- Revolut's interventions weren't robust enough given the risk the payments presented.

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've thought about what Mr C has said in response to my provisional decision, but it doesn't change my decision that I'm not upholding this complaint. I'll explain why.

As outlined in my provisional decision I found Revolut's interventions were proportionate to the risks the payments presented and even if Revolut had intervened further, I'm not persuaded it would have prevented Mr C from making the payments. I understand Mr C's point that he was being coached by the scammer when making the payments and that he didn't intend to mislead Revolut. However, as explained Mr C gave inaccurate answers during interventions and reduced the value of the payments he was making to avoid detection. I'm satisfied that he was being coached to such a degree that any further interventions from Revolut wouldn't have been able to counter the level of guidance he was receiving and uncover the scam or prevent his losses. I therefore am not asking Revolut to refund any of his losses.

My final decision

For the reasons given above, and in my provisional decision, my final decision is that I do not uphold this complaint against Revolut Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 30 September 2025.

Charlotte Mulvihill
Ombudsman