

The complaint

Miss S complained that Revolut Ltd won't refund money she lost when she was a victim of a scam.

What happened

The background to this complaint is well known to both parties and so I'll only refer to some key events here.

Miss S fell victim to a job scam in May 2025. She was contacted on WhatsApp by a person offering a part time remote working opportunity that involved earning commission by reviewing products. As part of the scam, Miss S received 'high-end' reviews that paid higher commission but also put her account into a negative balance. To rectify this, Miss S had to deposit funds into her account – which she did using her Revolut account. And Miss S made 11 international push-to-card transactions from her Revolut account totalling nearly £900.

Miss S realised she'd been scammed when, after making these payments, she was told she had to deposit further funds. At which point Miss S notified Revolut and, after they said they couldn't refund her, she raised a complaint. This was rejected by Revolut.

The complaint was referred to the Financial Ombudsman. Our Investigator didn't think Revolut had to refund Miss S. This was because she thought Revolut carried out proportionate checks before processing the third payment – but, unfortunately, Miss S provided inaccurate information due to being coached by the scammer on how to respond. And this prevented Revolut from uncovering the scam or providing warnings relevant to Miss S's situation. Our Investigator also didn't think Revolut had to intervene further before processing any of the subsequent transactions. Nor did she think Revolut could've done anything more to recover Miss S's funds.

Miss S disagreed, and so the matter 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 sorry Miss S has been the victim of a scam. I understand this is a lot of money to her and so, I understand why Miss S would do everything she can to try and recover it. But I must consider if Revolut are responsible for Miss S's loss. Having done so, and while I know this won't be the outcome Miss S is hoping for, I don't think they are. I therefore don't think Revolut have acted unfairly by not refunding the payments.

It isn't disputed that Miss S authorised the payments from her Revolut account. Generally, consumers are liable for payments they authorise and Revolut are also expected to process authorised payment instructions without undue delay. However, taking into account the regulatory rules and guidance, relevant codes of practice and good industry practice, including the Consumer Duty, there are circumstances where it might be

appropriate for Revolut to take additional steps or make additional checks before processing a payment to help protect customers from the possibility of financial harm from fraud.

I've considered whether the payment instructions given by Miss S to Halifax (either individually or collectively) were unusual enough to have expected additional checks to be carried out before it was processed.

Here, Revolut have shown that they carried out additional checks before processing the third payment. I wouldn't have expected them to have done so for the first two payments due to their low value. And so, I think this was reasonable in the circumstances. I've therefore thought about whether their checks were proportionate to risk the associated with the payment. Having done so, I think it was. This is because:

- Revolut told Miss S that something didn't look right and that they'd identified the transaction as a potential scam. They then told her to answer their questions honestly, and that if she was being pressured to hide any details about the payment then she could be being scammed. Miss S acknowledged this warning, confirming that she understood she might not get her money back if she didn't answer honestly and it turned out to be a scam.
- Miss S confirmed that she was completing the transaction by herself. This was despite Revolut warning that if anyone was telling her what to say then it may be a scam.
- Revolut asked Miss S for the purpose of the payment. But even though there was the option to select 'It's related to a job opportunity', Miss S instead selected 'I'm buying or renting goods or services'. This prevented Revolut from knowing the true purpose of the payment and the risks associated with it.
- It also generated further questioning that wasn't relevant to Miss S's situation. That said, Miss S confirmed she had seen the property, proof of ownership and confirmed the payment details in person.
- Revolut then similarly provided warnings that weren't particularly relevant to Miss S's situation as they were tailored to purchase scams. They did however warn:

“Never ignore these warnings

Scammers will tell you to ignore warnings. If you've been told to ignore these red flags we've raised, then stop, it's a scam”

Miss S continued with the payment.

I think Revolut took reasonable steps to understand the surrounding circumstances of the payment to establish if Miss S was at risk of financial harm. Unfortunately, due to Miss S not providing accurate information, Revolut were prevented from this. I appreciate Miss S was manipulated by the scammer and told how to respond to Revolut's questions to ensure the payment was processed. While I sympathise with Miss S, I can't fairly hold Revolut responsible for that. They were reliant on Miss S providing accurate information and engaging positively with their fraud prevention checks. And based on Miss S's responses, I don't think they would've had enough reason to suspect the payment was being made for anything other than legitimate purposes. So, I think it was reasonable for Revolut to process the payment upon receiving Miss S's instruction that she wished to proceed.

I've thought about whether Revolut should've intervened before processing any of the subsequent payments. I can understand why they didn't, as they were being made to the same payee – and Miss S had already reassured them they were legitimate. However,

considering the frequency of the payments, I think further checks could arguably have been warranted in this situation. But even if Revolut had carried out further checks, I'm not persuaded it would've likely made a difference. This is because Miss S clearly believed the job was genuine and trusted the scammer – following their instructions to provide misleading information to Revolut when questioned about the third payment (despite Revolut warning that she was likely being scammed if this was happening). And so, if Revolut had questioned Miss S about the subsequent payments, I think it's most likely she would've reverted to the scammer for further guidance. Consequently, I think the scammer would've told Miss S how to respond to ensure the payments were processed – similarly reassuring Revolut they were for legitimate purposes. It follows that I don't think Revolut could reasonably have prevented Miss S's loss by way of a proportionate intervention.

I've also considered whether, on being alerted to the scam, Revolut could have done anything to recover Miss S's losses, but I don't think they could. This is because there isn't a clear mechanism for a recall to take place with push-to-card transactions. And it's also difficult to recover funds internationally (as the banks aren't required to adhere to UK regulatory obligations). Nevertheless, Revolut have shown they contacted the receiving bank but, unfortunately, they didn't receive a response. This is all Revolut could do in the circumstances.

I know Miss S will be disappointed by this outcome. I realise she is the innocent victim of a scam and I'm not trying to place any blame on her for what's happened. But it would only be fair for me to direct Revolut to refund her loss if I thought they were responsible – and I'm not persuaded that this was the case. For the above reasons, I think Revolut has acted fairly and so I'm not going to tell them to do anything further.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 24 February 2026.

Daniel O'Dell
Ombudsman