

The complaint

Miss O complains that Revolut Ltd won't refund money she lost to 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.

In June 2025 Miss O fell victim to a purchase scam. She made two push-to-card payments totalling £150 for concert tickets, that she found on social media, which she never received. Miss O reported the matter to Revolut and raised a complaint, but it was rejected. Revolut said Miss O authorised the transactions, they provided a fraud prevention warning and tried to recover the funds (which was unsuccessful).

The complaint was referred to the Financial Ombudsman. Our Investigator didn't think Revolut had to do anything further. He didn't think the payments warranted Revolut carrying out additional checks before being processed. And he thought Revolut did all they could to recover the funds by contacting the beneficiary bank.

Miss O 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 O has been the victim of a scam as I appreciate this matter would've been distressing. But I must consider whether Revolut is responsible for her loss. And while I know this will come as a disappointment to Miss O, I don't think they are. I'll explain why.

It isn't disputed that Miss O 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.

And so, I've considered whether the instructions given by Miss O to Revolut (either individually or collectively) were unusual enough to have expected additional checks to be carried out before the payments were processed.

When considering this, I've kept in mind that Electronic Money Institutions (EMIs) process high volumes of transactions each day. And that there is a balance for Revolut to find between allowing customers to be able to use their account and questioning transactions to confirm they're legitimate – as it wouldn't be practical for EMIs to carry out additional checks before processing every payment.

Here, while I appreciate Miss O has said the loss was substantial to her, the payments were of a relatively low value - £110 and £40. So, based on their value, they would've presented a low risk of potential financial harm to Miss O. They also wouldn't have been seen as out of character for Miss O compared to her typical account usage – as she made similar and higher value payments on her Revolut account. And although push-to-card transactions can be harder to recover funds lost to fraud or scams than other payment methods, most push-to-card transactions will be for legitimate purposes. So, I don't think this alone would've put Revolut on notice that Miss O was potentially falling victim to a scam. Nor would Revolut have known the surrounding circumstances of the payments – that being the purchase of concert tickets found via social media – at the time they were made. It is also common for consumers to make payments to new payees on their account at times. Because of this, I think it was reasonable for Revolut to assume the payments were being made for legitimate purposes. And so, I think it was reasonable for Revolut to process the payments upon receiving Miss O's instructions.

It follows that, while I agree Revolut's fraud prevention warning was relatively generic, I wouldn't have expected them to have done anything more than this. I think warning Miss O to only make the payments if she knew and trusted the payee, as Revolut might not be able to get the money back, was proportionate to the risk the transactions presented at the time. I therefore don't think Revolut is responsible for the payments being made to the scam.

I've considered whether, on being alerted to the scam, Revolut could've done anything more to recover Miss O's losses, but I don't think they could. Unfortunately, there isn't a clear mechanism for a recall to take place for push-to-card transactions. Nevertheless, Revolut has shown they contacted the receiving bank – notifying them of the reported fraud to try and have the funds frozen in an attempt to recover it. This is all Revolut could do in the circumstances, and they were reliant on the receiving bank's cooperation – as they couldn't put a block on the account themselves or access the funds directly. But despite contact the receiving bank, and chasing them, no response was received.

I know Miss O 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 – as I think she acted reasonably by reporting the scam to Revolut as soon as she could. 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 O to accept or reject my decision before 19 February 2026.

Daniel O'Dell
Ombudsman