

### **The complaint**

Mrs F believes that Revolut Ltd didn't do enough to protect her from the financial harm caused by a job scam.

### **What happened**

The background to this complaint is well known to both parties, so I won't repeat everything here.

In summary, Mrs F made numerous payments to individuals and cryptocurrency exchanges which she says was due to a job scam. These payments totalled around £15,000.

Mrs F says she was contacted out of the blue by the scammers who offered her a remote job where she had to complete a series of tasks. This involved depositing funds onto a platform to promote the certain sites linked to a travel company. She was expecting a daily wage of £130-£145 plus a bonus of £599 upwards.

After depositing money as requested, she noticed some of the people in the group chat she was added to didn't seem genuine. At that point, she realised she had been scammed.

Mrs F believes that had Revolut intervened before the payments the scam would have been uncovered, and her loss would have been prevented.

Our investigator was persuaded that only the payments made to the cryptocurrency exchanges were likely lost due to a scam. And she felt that even with further intervention, Mrs F would have insisted on making the payments.

As Mrs F's representatives disagreed, this complaint has been passed to me for a 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.

Having done so, I've reached the same conclusion as our investigator. And for largely the same reasons. I'm sorry to hear about Mrs F's circumstances. I know she feels strongly about this complaint, and this will come as a disappointment to her, so I'll explain why.

I'm satisfied Mrs F authorised the payments for the purposes of the Payment Services Regulations 2017 ('the Regulations'), in force at the time. So, although she didn't intend the money to go to the alleged scammers, under the Regulations, and under the terms and conditions of her bank account, Mrs F is presumed liable for the loss in the first instance.

While it is accepted that Mrs F authorised the disputed payments, where the customer has been the victim of a scam, it may sometimes be fair and reasonable for the bank to reimburse them even though they authorised the payment.

I haven't been provided with details of the contact Mrs F had with the scammers where they directed her to make payments. There is very little information about the alleged scam and the contact Mrs F had with the scammer. The Investigator in her view references this. However, she reviewed the cryptocurrency transactions on Mrs F cryptocurrency account and saw deposits and withdrawals that align with the cryptocurrency exchange payments Mrs F is disputing. So, she was satisfied that the payments made towards the cryptocurrency exchanges were most likely lost due to a scam.

Setting that aside, even if I was persuaded that Mrs F was the victim of a scam and all the payments disputed were lost to a scam, I'm not persuaded that Revolut needs to do anything more and I've explained why below.

#### *Prevention*

I agree with the Investigator that Revolut should have intervened and asked further questions around the payments made on 10 February 2025. I say this because Mrs F made approximately 50 payments of around £50 (sometimes within a minute) and this pattern of payments is suspicious.

When questioned about some of these payments in the app, Mrs F said that she was "paying a family member or friend" and she was "paying money she owed", but as this doesn't explain why she was making the payments in multiples of £50, I think Revolut should have asked further questions.

In order to see how effective such an intervention would have been I've considered the call Mrs F had with Revolut at the start of March 2025.

During the call Revolut explained job scams are very common and can involve completing various tasks, and that if she was being asked to contribute her own money, she was probably being scammed. Instead of cooperating with Revolut, Mrs F didn't mention she was contacted out of the blue or that she was completing tasks to get a wage or commission. Instead, she said she was investing having taken advice from her niece's partner. She mentioned she had spoken to her niece through facetime and had been able to withdraw funds from the account she was transferring funds to. The reason she gave for sending funds directly to her niece was that it was quicker as her niece lived abroad. She also said she hadn't been added to any group chats.

Despite Revolut's warnings and questioning Mrs F completed the payment and I don't think Revolut acted unreasonably in allowing the payment through once it had spoken to Mrs F.

I appreciate that at this stage Mrs F had transferred substantially more towards the scam – and her representative says this is why she was less receptive to an intervention. However given this call took place relatively soon after the 10 February 2025 payments, I still think it's a helpful indication of how Mrs F would have responded to further probing questions from Revolut.

Mrs F representative has said that the March call may have led to Mrs F realising she had been scammed as she doesn't appear to have made further payments towards the scam after this and if call happened sooner, Mrs F wouldn't have continued to make payments towards the scam. However, given how unreceptive Mrs F was to Revolut's warning during the March call – and considering that she misled them, I don't think an earlier intervention would have made a difference.

I also noted that she made payments from another bank towards the alleged scam and spoke to that bank on 18 February 2025 about one of the payments. In that call, again Mrs F

didn't mention details about the job scam. She simply said that she was transferring funds to her niece.

In addition, when questioned in app, Mrs F didn't mention details about the job scam. Instead, she consistently said she was paying friends and family money she owes.

The weight of the evidence that I've outlined persuades me that Mrs F would have continued to mislead Revolut had it contacted her sooner, and given Mrs F's willingness to mislead Revolut, I don't think that an earlier intervention would have resonated with her or lead her to look more closely into what she was being asked to do. I'm also persuaded that given Mrs F responses when questioned by Revolut, it didn't act unfairly in allowing the payments to go through. I therefore can't say that its actions resulted in Mrs F's loss.

### *Recovery*

I don't think there was a realistic prospect of a successful recovery due to the length of time between when the transactions occurred and Mrs F raising a dispute. I think it's unlikely that any funds would have remained in the beneficiary account as scammers tend to withdraw funds promptly.

I also don't think any attempt to recover the payments via a chargeback claim would have likely succeeded. I'll explain.

For Mrs F's payments to the cryptocurrency exchanges, any chargeback claim would be against the exchanges. And as those cryptocurrency exchanges would have likely evidenced, they converted and sent Mrs F's payments to her chosen cryptocurrency wallet as requested, I don't think such claims would have had realistic prospects of success. So I don't find Revolut acted unfairly by choosing not to raise chargebacks against the exchanges.

Regarding the other payments made by debit card – I don't find the chargeback rules cover these situations, so I don't think Revolut acted unfairly but not raising claims for these payments either.

### *Compensation*

The main cause for the upset was the scammer who persuaded Mrs F to part with her funds. I haven't found any errors or delays to Revolut's investigation, so I don't think she is entitled to any compensation.

I'm sorry to hear Mrs F has lost money and the effect this has had on her. But for the reasons I've explained, I don't think Revolut is to blame for this and so I can't fairly tell it to do anything further to resolve this complaint.

### **My final decision**

For the reasons I've outlined above, my final decision is that I don't uphold this complaint.

### **My final decision**

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs F to accept or reject my decision before 30 December 2025.

**Sureeni Weerasinghe  
Ombudsman**