

## **The complaint**

Mr T is unhappy that Revolut Ltd won't reimburse losses from payments he made to a scammer.

## **What happened**

The key events of this complaint are already known to both parties, so I won't outline everything again here. In short, Mr T fell victim to an advance-fee scam and was persuaded to send cryptocurrency to a wallet provided by an individual on Telegram. He realised he had been scammed when this person kept requesting further funds and didn't provide him what he had expected.

The payments made to the scam involving Mr T's Revolut account consist of one card payment to a cryptocurrency exchange and several direct withdrawals in cryptocurrency. Mr T believes that Revolut should reimburse the losses he suffered.

One of our investigators looked at the complaint and made clear that we couldn't review the cryptocurrency withdrawals from the Revolut account under our jurisdiction. This wasn't challenged by Mr T.

For the payment activity within our jurisdiction, the investigator concluded that Revolut hadn't done anything wrong and wasn't liable to refund the losses. In response, Mr T asked for a final decision from an ombudsman.

## **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 agree with the conclusions reached by the investigator and broadly for the same reasons. I'll explain why below:

- I want to start by expressing my sympathy to Mr T for the losses he has suffered as a result of this cruel scam, and I recognise the significant impact this has had on him.
- As the investigator correctly explained in his assessment, the cryptocurrency withdrawals fall outside our service's jurisdiction and I can't consider that activity. I appreciate that most of Mr T's losses stemmed from this, but we do not have the power to require Revolut to take any action in relation to it. My decision therefore focuses only on the deposits into the Revolut account, the cryptocurrency conversions, and the card payment.
- Mr T hasn't provided any specific reasons why Revolut should be held responsible for reimbursing his losses. His evidence focuses mainly on the details of the scam itself. I do not dispute that Mr T was the victim of a scam, and neither did the investigator. However, there is no automatic right to reimbursement in these circumstances, so my role is to assess whether Revolut bears any responsibility for what happened.
- Mr T accepts that he deposited funds into his Revolut account, made the cryptocurrency exchanges, and carried out the card payment. As a starting point, he is responsible for the activity he authorised.

- Revolut is expected to take steps to help protect customers from scams, but I don't think it could reasonably have spotted that Mr T was at risk here. The deposits, exchanges and card payment did not look unusual, and he'd already informed Revolut when he opened the account that he intended to use it for cryptocurrency.
- Revolut did raise a chargeback for the card payment in an attempt to recover the funds, but there was no realistic prospect of success. Mr T had used the money to purchase cryptocurrency on an exchange, and the funds were then transferred on to the scammer. In these circumstances, there was nothing further Revolut could reasonably have done.

I'm sorry Mr T was scammed and lost this money. But having considered the circumstances, I'm not persuaded that Revolut could reasonably have prevented the payments or recovered the funds. So I can't fairly tell it to reimburse him.

### **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 Mr T to accept or reject my decision before 20 February 2026.

James Abbott  
**Ombudsman**