

## **The complaint**

Mrs W complains Revolut Ltd won't reimburse money she lost when she fell victim to a gambling scam.

## **What happened**

Mrs W transferred more than £11,000 to an online gambling website between circa January and June 2025. However, she says she discovered subsequently it was a scam when she was unable to withdraw her funds. Mrs W said originally she was able to play the games and withdraw winnings - so didn't realise it was a scam. She also believed the site to be licenced within the UK.

Our Investigator didn't uphold the complaint as she did not consider there was sufficient evidence to show a loss occurred from a scam. Our Investigator also considered that Revolut had taken reasonable steps to recover Mrs W's funds and, although its attempt was unsuccessful, did not think it needed to do more.

Mrs W did not accept our Investigator's view and, amongst other things, highlighted she had noted reviews from others referencing similar issues with the gambling website. Ultimately, she didn't think Revolut had done enough to help her recover the funds and doesn't think this should be seen to be a civil dispute. So, she requested a decision be reached by an Ombudsman.

As our Investigator was unable to resolve Mrs W's complaint informally it has been passed to me to issue a final 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.

I'm aware that I've summarised this complaint briefly, in less detail than has been provided, and in my own words. No discourtesy is intended by this. Instead, I've focused on what I think is the heart of the matter here. If there's something I've not mentioned, it isn't because I've ignored it. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

I have kept in mind that Mrs W made the payment herself and the starting position is that Revolut should follow its customer's instructions. So, under the Payment Services Regulations 2017 (PSR 2017) Mrs W is presumed liable for the loss in the first instance. However, there are some situations where Revolut should have had a closer look at the wider circumstances surrounding a transaction before allowing it to be made. In line with this, Revolut ought to have been on the look-out for the possibility of fraud.

I've considered the evidence available, but I can't fairly conclude that Mrs W has lost the

disputed funds as the result of a scam. This doesn't mean I doubt Mrs W's version of events that she has been unable to retrieve her funds. But, I can't say this unfortunate situation has occurred due to a scam. I've kept in mind she was able to play the games she wanted and complete initial withdrawals. I do appreciate Mrs W has not been able to show all the transaction data for us to see what her exact loss was, or what actions took place on her gambling account. However, based on the evidence I do have, it does currently seem more a civil dispute between herself and the gambling operative compared with a scam. Therefore, Revolut reaching this finding was not unreasonable of it.

I have noted Mrs W has come across reviews from others that have faced similar issues with the gambling website. However, this is not sufficient evidence a scam occurred. Similarly, nor is the fact it is not regulated in line with how it should be. However, anything linked with the regulation of the gambling industry in the UK is a matter for the Gambling Commission and not us. I've also not discovered any active warnings listed against this firm suggesting so either.

For completeness, I'll add in this instance I do not think Revolut ought to have been concerned from the outset that she may be falling victim to a scam and prevented her making the payments. They were not of such levels that Revolut ought to have been concerned she could be at risk of financial harm.

### Recovery

Where there is a dispute raised, I would expect Revolut to consider the recovery options available to it – and attempt to recover the funds. As highlighted by our Investigator, Revolut did attempt to recover the funds by contacting the receiving entity. However, it defended this action and would not return them - so Revolut could not recover the funds. In this instance there was nothing further it could have done.

I am sorry to hear of the financial situation Mrs W is now in because of her loss and the impact this has had on her mental health. However, on the balance of the available evidence, I do not think Revolut need take any further action.

### **My final 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 Mrs W to accept or reject my decision before 20 March 2026.

Lawrence Keath  
**Ombudsman**