

## **The complaint**

Mr S complains Revolut Ltd (“Revolut”) failed to protect him from financial harm when he fell victim to a scam.

## **What happened**

The facts of this complaint are well known to both parties, so I do not need to repeat them in detail here.

In short, Mr S says Revolut failed to protect him from sending £4,779.39 to scammers after he had been contacted about a job opportunity which turned out to be a scam. The full table outlining all the payments made in relation to this scam can be found in the investigator’s outcome. Mr S says Revolut should’ve done more to block the payments and warn him about this type of scam. So, he says Revolut should refund this money.

Revolut considered Mr S’s complaint and said it had asked questions about the payment purpose and the payee details. However, Mr S wasn’t honest about the information he gave it. It also said it provided relevant warnings on more than one occasion, but Mr S still decided to continue with the payments. So, it says it shouldn’t be held responsible for any of Mr S’s loss.

Our investigator also considered this complaint, and while she agreed that Revolut ought to have intervened and provide scam warnings, she also considered Mr S’s responses to the interventions it did make. Having looked at this alongside the evidence of the chat history between the scammer and Mr S, the investigator concluded that it’s unlikely any further appropriate interventions would’ve prevented Mr S’s loss. Mr S wasn’t happy with this outcome, so the complaint has been passed to me for 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.

Mr S has raised a number of points and although I may not mention every point raised, I’ve considered everything he has said but limited my findings to the areas which impact on the outcome of the case. No discourtesy is intended by this; it just reflects the informal nature of our service.

It is not in dispute that Mr S authorised the payment transactions in this matter. Generally, consumers are liable for payment transactions they have authorised. However, that is not the end of the story. This is because even if a payment is authorised, there are regulatory requirements and good industry practice which suggest firms/banks – such as Revolut – should be on the look-out for unusual and out of character transactions to protect their customers from financial harm. And, if such payment transactions do arise, firms should intervene before processing them. That said, firms need to strike a balance between intervening in a customer’s payment to protect them from financial harm, against the risk of unnecessarily inconveniencing or delaying a customer’s legitimate transactions.

Before assessing whether Revolut ought to have done anything more to protect Mr S from the scam I must first be satisfied that a scam has taken place and the money Mr S is claiming for was lost as a result of said scam. I have seen some evidence of a chat between the scammers and Mr S which shows that they were discussing sending funds for tasks. However, I haven't seen any evidence of a job contract or advert with details what Mr S was told at the time. I also haven't seen the entire chat history; I have only been sent a few screen shots from Mr S's phone. But I've seen that both Mr S and Revolut have accepted that these payments were lost to this scam, so I have continued on the same basis.

*Should Revolut have intervened to attempt to protect Mr S from financial harm from fraud?*

As set out in the table of transactions by the investigator, the payments made here were all £100 or under in value, however there were 50 successful transactions made within three days. So, the frequency of the transactions was high. As the value of the payments were relatively low, I cannot say each individual transaction ought to have been flagged by Revolut. The investigator felt that Revolut should've intervened at Payment 8 and based on what I've seen I think this is reasonable. I say this because at Payment 8 Mr S had made four payments to this payee within the last hour, totalling £344. And at this point, with the total value still relatively low, I think Revolut ought to have provided a written scam warning.

From the evidence provided I can see that Revolut did intervene and provided written scam warnings at Payments 1, 3, 8 and 29. Looking at the details of these interventions I can see that Mr S was asked about the purpose of the payments to which he said he was "paying a family member or friend." We asked Mr S why he chose this answer and he said he didn't know what else to choose. However, I've seen the screen Mr S would've seen at the time and there was the option to click "It's related to a job opportunity". So, I think Mr S had a relevant option but chose to be untruthful about the real purpose of the payments.

After selecting the option of paying a family member or friend, Mr S was asked what they were paying this person for. Again, Mr S had a relevant option of "work or services provided", but instead he clicked to say the payments related to "rent or bills". And he also said that he had received the payee details from the recipient face to face – which was also not true. So, Revolut were not given the true information each time it intervened to try and protect him.

The last few screens of the intervention made it clear that the transactions Mr S were making could be part of a scam, and they urged Mr S to reconsider the payments and carry out further checks into the accounts he was sending money too. In each of these occasions, Mr S decided to continue with the payments despite Revolut's warnings.

*Should Revolut have taken further steps or intervened again in order to protect Mr S from financial harm? And would any further interventions have made a difference?*

As said above, Revolut did intervene again at Payment 29. And again, Mr S didn't provide honest information about the payment circumstances, and he chose to continue making the payments despite the clear warnings that he could've fallen victim to a scam. So, I think any additional interventions would've followed this same pattern and I think Mr S would've continued to ignore any written warnings provided by Revolut.

Mr S argues that Revolut ought to have called him to discuss the payments and talk to him about this type of scam. He says had it done this; he would've realised he was being scammed. However, based on the low value of each of the transactions and the fact that the payments were being sent to individual accounts who Mr S said was a family or friend, I don't think it's fair to say Revolut should have called Mr S to discuss these payments further. But even if it can be argued that Revolut ought to have intervened by human intervention, I

still don't think this would've made a difference to Mr S's decision to make these payments. And I'll explain why.

I've seen screen shots of parts of the conversation between Mr S and the scammers. In this I can see that Mr S has asked the scammers what answers to give to Revolut and also asks for guidance on what to do. This shows that Mr S trusted the scammers over Revolut and was under their spell at the time. Mr S told us he needed money for his son's wedding, so I think he was motivated to make more money and was unlikely to listen to any advice from Revolut, even if this was provided over the phone or in a chat. I've also seen he fell victim to a similar scam in January, and even though Revolut blocked some of the transactions Mr S made to this scam and provided written scam warnings, Mr S decided to continue. So, I am not persuaded a human intervention would've made a difference.

Mr S says he is a vulnerable customer and Revolut ought to have done more to protect him. Mr S hasn't told us about any particular vulnerabilities' besides from the fact that English is not his first language. However, there is no evidence that Revolut were aware of any special requirements needed for Mr S, and there is no evidence that he reached out for help when making the payments or answering the scam intervention questions. So, I can't say that Revolut ought to have taken into account any vulnerabilities as it was not made aware of any.

Overall, I think Revolut provided appropriate interventions at different stages throughout the payments made to the scammer, but Mr S decided to make the payments despite all the warnings received. As outlined above, I don't think Revolut ought to have provided a human intervention, but even if it had, I don't think this would've made as difference to the outcome here. As set out by the investigator, I don't think any attempts by Revolut to recover the funds would be met with successes.

### **My final decision**

For all the reasons outlined above, I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 6 March 2026.

Sienna Mahboobani  
**Ombudsman**