

The complaint

Miss E complains that Revolut Ltd (“Revolut”) won’t refund all the money she lost to a job scam.

What happened

The background to this complaint is known to both parties, so I’ll only summarise the key points. In June 2025, Miss E was contacted through a messaging app by what she believed to be a legitimate recruitment company. She was told that she could earn commission by reviewing food online and completing sets of allocated “tasks”. To make the scheme more convincing, Miss E was added to a “members” group in which other participants shared apparent successes. As part of the process, she was required to deposit her own funds in order to “unlock” tasks, clear “negative balances” and supposedly generate more earnings.

Miss E realised she had been dealing with a scammer when she was encouraged to borrow money and pay increasingly large sums to continue the “work”. By that stage, about £2,814 had been sent from Miss E’s Revolut account to different individuals, across a series of smaller payments made between 20 and 23 June 2025. Miss E reported the scam to Revolut on 23 June 2025. Revolut attempted to recover the funds but received no response from the receiving banks. It later declined her complaint and the matter was referred to this Service.

Our Investigator considered the complaint and upheld it. In short, he thought Revolut ought to have done more, at an earlier stage, to establish the nature of the payments. He said that, had it done so, Miss E’s further losses would have been prevented. But he also found Miss E should bear liability for what happened and that it was fair for the refund to be reduced by 50%. Revolut agreed with that outcome. Miss E did not. She doesn’t think she should share liability. As the complaint couldn’t be resolved informally, it’s 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.

Having done so, I’ve reached the same conclusions as the Investigator and for similar reasons.

Prevention

It’s not in dispute Miss E was scammed and I’m sorry about the impact the whole experience has had on her. It’s also not in dispute that she authorised the payments from her Revolut account. Under the Payment Services Regulations 2017, although she didn’t intend her money to go to a scammer, she is presumed liable for her losses in the first instance.

But that’s not the end of the matter. There are circumstances in which I consider that a firm, taking into account relevant rules, codes and best practice, should reasonably have taken a closer look at a payment – including situations where the activity is particularly suspicious.

In this case, all parties seem to agree on the point at which Revolut should have stepped in, and that a proportionate intervention at that stage would have prevented Miss E's further losses. I agree there was sufficient cause for Revolut to have stepped in at the trigger point identified by the Investigator given that this was the fifth payment (the eighth overall), made in quick succession, of a similar value, and to the same payee on 23 June 2025. I also agree that a "live" intervention at that stage would likely have been effective in preventing Miss E's further losses, despite the level of influence she was under at the time of the scam. What remains in dispute is whether Miss E should bear any responsibility for those losses.

Contributory negligence

In considering this point, I've taken into account both what the law says about contributory negligence and what is fair and reasonable in the circumstances of this complaint.

As noted above, the Investigator upheld Miss E's complaint and concluded that Revolut should refund her from (and including) the fifth payment made on 23 June 2025. He also thought that the refund could fairly be reduced by 50%, on the basis that Miss E should share responsibility for her losses. I agree with this position.

I've carefully considered Miss E's comments about Revolut's failings, that she responded honestly when the intervention took place, and that she was being actively manipulated by the scammer. I recognise there were some relatively sophisticated aspects to the scam, including the platform used to display apparent earnings and tasks and the group chat where others shared successes. I also appreciate that Miss E says she checked and found nothing concerning about the legitimacy of the company she believed she was working for. And I realise that the whole experience has affected her deeply, financially and emotionally.

At the same time, when considered as a whole, the scam was inherently implausible. There was no contract or paperwork relating to the job. Miss E was led to believe she could earn significant sums by essentially clicking through tasks. I can't overlook that, while she was offered the opportunity to earn money, she was required to deposit her own funds as part of the process. I don't consider she was given a particularly convincing explanation as to why she needed to fund the 'job' herself or why she was paying accounts of different individuals.

I think the circumstances would strike most people as unusual and that Miss E could fairly and reasonably have done more to check, independently of the scammer, that what she was involved in was legitimate. I also note Miss E continued to make payments despite receiving warnings from Revolut (albeit automated) that were specific to job scams, as well as her own growing concerns about what she was being asked to do.

So, while I recognise that Revolut should have done more to prevent what happened and that Miss E was a victim in all this, I also consider she could have acted more cautiously than she did before sending her money in light of the red flags. And weighing up the roles played by both parties, I consider it fair that responsibility for Miss E's losses is shared equally and that the refund payable by Revolut can be reduced by 50%.

Recovery

A firm is generally expected to attempt recovery once a scam has been reported. In this case, it is unclear whether the recipients of the payments were themselves involved in the scam. But Revolut contacted the receiving banks and did not receive any response. In the circumstances, there was little more it could reasonably have done.

I note Miss E has referred to the Contingent Reimbursement Model Code. However, this was replaced by the Faster Payment Scheme (FPS) Reimbursement Rules for Authorised Push Payment scams in October 2024. And this didn't apply to the payments in question, which were sent internationally. So I can't find that Revolut is required to provide a full refund under the reimbursement rules.

Putting things right

To put things right, Revolut Ltd needs to refund 50% of the payments from (and including) the fifth transfer made on 23 June 2025, together with interest at 8% simple per year from the date of payments to the date of settlement (less any tax lawfully deductible).

My final decision

For the reasons given, I uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss E to accept or reject my decision before 18 May 2026.

Thomas Cardia
Ombudsman