

The complaint

Miss C complains that Revolut Ltd won't refund the money she lost when she was the victim of a scam.

What happened

In April 2025, Miss C received a text message from someone who said they had details of a potential job for her. And as Miss C had been looking for work, she replied that she was interested and was told the job involved liking videos on a social media app.

Miss C was sent links to the first few videos she was to like, but says she was then told she had to pay money in to continue being sent videos. She says she initially used funds she had been sent for liking the first videos to pay, and then said she didn't want to continue. But payments were then made from her Revolut account, some of which she says she didn't make.

I've set out the payments made from Miss C's Revolut account below:

Date	Details	Amount
27 April 2025	To 1 st individual	£10
28 April 2025	To 2 nd individual	£30
28 April 2025	To 1 st individual	£7
28 April 2025	To 3 rd individual	£99.80
28 April 2025	Cryptocurrency exchange	£330
29 April 2025	Cryptocurrency exchange	£860
29 April 2025	Cryptocurrency exchange	£1,780
29 April 2025	Cryptocurrency exchange	£3,960
29 April 2025	Cryptocurrency exchange	£5,331

After she saw the payments, Miss C contacted Revolut to make a scam claim. Revolut investigated but didn't agree to refund the money Miss C had lost. Miss C wasn't satisfied with Revolut's response, so referred a complaint to our service.

One of our investigators looked at the complaint. They didn't think anything we would reasonably have expected Revolut to have done would have prevented the loss Miss C suffered, so they didn't think it should have to refund any of the payments. Miss C disagreed with our investigator, so the complaint has been passed to me.

What I've decided – and why

In addition to the payments and exchanges set out above, Miss C made a number of cryptocurrency withdrawals from her Revolut account as part of this scam. But the transfer of cryptocurrency in this way is not a regulated activity, and so I can't consider these withdrawals as part of this complaint. The exchange of funds in an account into cryptocurrency is an ancillary activity to the regulated activity of accepting a deposit of funds into an account though, so the cryptocurrency exchanges I set out above can be considered.

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Did Miss C authorise the payments and exchanges made from her account?

Miss C has said she made the payments to the 1st individual, of £10 on 27 April 2025 and £7 on 28 April 2025. But she says the remaining payments and cryptocurrency exchanges were made without her knowledge or consent.

Generally, a bank can hold a customer liable for disputed transactions on their account if the evidence suggests it's more likely than not that the customer authorised the payments – for example, by making them themselves or telling someone else they could make them. And the bank will then be liable for payments the customer has not authorised. So I've considered whether the evidence suggests Miss C authorised the remaining payments here.

But Revolut's records show that all the payments and exchanges here, including the payments Miss C accepts she made herself, were made using the same mobile phone and mobile banking application. This was also the same phone and application that was used to log in to Miss C's mobile banking both before and after these payments. And Miss C has said no-one else had access to her phone and she wasn't asked to download any screen sharing or remote access applications to her phone.

During the time the exchanges were being made, Revolut also restricted Miss C's account and asked her to verify her identity. And Miss C provided a photo of herself to allow the account to be unrestricted again, before further exchanges were made from the account.

I appreciate Miss C says she didn't make the remaining payments or the cryptocurrency exchanges. But, based on the evidence I have, I can't see how they could have been made without her either making them or allowing someone else to make them. And so I think it's most likely Miss C did authorise all the payments and cryptocurrency exchanges here, and Revolut has acted reasonably in treating them as authorised.

Is Miss C entitled to a refund under the ASR rules?

The Payment Systems Regulator (PSR) introduced the APP Scam Reimbursement (ASR) rules on 7 October 2024 to reimburse consumers who are the victims of Authorised Push Payment scams in certain circumstances.

But the ASR rules only cover payments made to accounts not controlled by the consumer, and the cryptocurrency exchanges here remained in Miss C's own account. So these exchanges aren't covered by the ASR rules.

As I think the payments to the three individuals were all authorised by Miss C, these payments could be covered by the ASR rules. So I've considered whether Revolut should reimburse Miss C for these payments, under these rules.

But the payments made to the three individuals here come to a total of £146.80. And at the time these payments were being made, Miss C received payments into her accounts from the same individuals or other people connected to the fake job, which totalled £149.50. And these payments she received appear to directly fund the payments made to the three individuals.

So I don't think Miss C has suffered a financial loss as a result of these payments made to the three individuals. And so I don't think it would be fair to require Revolut to reimburse these payments to her.

Should Revolut have done more to protect Miss C?

In addition to its responsibilities under the ASR rules, I think Revolut should also have been monitoring accounts to look out for unusual transactions or other signs that its customers were at risk of fraud and, in some circumstances, carried out additional checks before processing payments to try to protect its customers from financial harm. So I've also considered whether Revolut should have identified that Miss C was at heightened risk of financial harm from fraud as a result of any of the payments or cryptocurrency exchanges here, or otherwise done more to protect her.

But the payments made to the three individuals here weren't for particularly large amounts, or amounts I'd expect Revolut to have identified as particularly suspicious based on their size alone. And they didn't form a particularly suspicious pattern I'd have expected Revolut to recognise either. So I don't think it's unreasonable that Revolut didn't carry out any additional checks before allowing these payments to leave Miss C's account.

And, from the interactions Revolut had with Miss C at the time, I can see that she didn't provide it with an accurate explanation of the purpose for the payments she was making and continued to make the payments despite the warning messages it showed her. So, even if Revolut had asked more probing and in-depth questions when Miss C made the cryptocurrency exchanges here, I think Miss C would likely not have given it accurate or complete information about the purpose or circumstances surrounding them – as happened with the questions she was asked. And I don't think any warnings I would have expected Revolut to have given her following the information she gave it would have prevented her from making the exchanges – as the warnings she received did not.

So I don't think anything I would have reasonably expected Revolut to have done here would have prevented Miss C losing the money she did.

I sympathise with the position Miss C has found herself in and I recognise that she has lost a significant amount of money. She has been the victim of a cruel scam and I appreciate that my decision will come as a disappointment to her. But I can only look at Revolut's responsibilities here and, for the reasons I've explained above, I don't think anything I would reasonably have expected it to do here would have prevented her loss or that it should be required to reimburse the payments made from her account.

My final decision

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 27 February 2026.

Alan Millward
Ombudsman