

## **The complaint**

Miss A complains that Revolut Ltd won't refund the full amount of money she lost to a scam.

## **What happened**

The background to this complaint is well-known to both parties, so I won't repeat it in detail here. But in summary and based on the submissions of both parties, I understand it to be as follows.

Miss A complains that she sent several payments to what she thought was a legitimate task-based job.

When Miss A realised she had been scammed, she raised a complaint with Revolut.

Revolut looked into the complaint but didn't uphold it, so she brought her complaint to our service.

Our investigator looked into the complaint but didn't uphold it. Our investigator found Revolut intervened on payments Miss A made and told her it was likely she was being scammed, but Miss A went on to make the payments anyway.

As Miss A didn't agree with the investigator's view, the complaint has 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.

I'm very 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 focussed on what I think is the significant part here. If there's something I've not mentioned, it isn't because I've ignored it. I haven't. 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.

Revolut would generally be expected to process payments a customer authorises it to make. And under The Payment Services Regulations and the terms and conditions of the account, Miss A is presumed liable for the loss in the first instance, in circumstances where she authorised the payment. That said, as a matter of good industry practice, Revolut should have taken proactive steps to identify and help prevent transactions – particularly sufficiently unusual or uncharacteristic transactions – that could involve fraud or be the result of a scam.

However, there are many payments made by customers each day and it's not realistic or reasonable to expect a firm to stop and check every payment instruction. There's a balance to be struck between identifying payments that could potentially be fraudulent, and

minimising disruption to legitimate payments.

I'm conscious that the investigator went into a lot of detail explaining to both parties what had been said on the various intervention telephone calls - these calls have also been sent to Miss A's representative. As this has been done already, I'm not going to go into that level of detail in my decision. As both parties are aware of the contents of the calls, and what was discussed isn't an issue in dispute, I see no benefit in doing so again.

My normal starting point when thinking about a scam complaint is whether the business should have intervened on any of the payments before processing them. But here Revolut did intervene and several times. Miss A spoke to some fraud advisors and got several automated warnings. So, in these circumstances, I don't need to make this finding.

What I am tasked to do here is decide whether I think the interventions Revolut undertook was sufficient in the circumstances of the payments, and if it wasn't, what I think it should've done instead. It's worth noting that the interventions were done on the cryptocurrency withdrawals, and this isn't something our service has the jurisdiction to investigate (as explained by the investigator) I can look at what I think would have most likely happened had they been given on the transfers though.

Having listened to the intervention calls Miss A had Revolut, it's clear that none of the warnings given to Miss A were going to stop her making the payments. Miss A is told its most likely she is being scammed and the advisor tells her the link she is checking to confirm the job as genuine is the wrong one. Miss A still goes on to make the payments anyway. Miss A was also asked to complete a payment purpose but said she was investing her money.

It's worth noting that even if I did think Revolut should have prevented Miss A from making any further payments, I'm convinced she would have most likely found an alternative way to make them, probably by using a different bank account. Because of this, I don't think it can be reasonably concluded that Revolut is responsible for the loss Miss A suffered.

I'm also not convinced any of the payments before 05 June 2025 reached a value that ought to have concerned Revolut or its automatic checking systems.

Miss A's representative has said she had some health issues at the time and this made her vulnerable. Our investigator checked with Revolut and they had not been told of any vulnerabilities. It's also not something that I'm satisfied could have been detected on the telephone calls Miss A had with the advisors.

Miss A thinks that Revolut should refund the money she lost due to the scam. I understand that this will have been frustrating for her. But I've thought carefully about everything that has happened, and with all the circumstances of this complaint in mind I don't think Revolut needs to pay Miss A any compensation.

I realise this means Miss A is out of pocket and I'm sorry she's lost this money. However, for the reasons I've explained, I don't find I can reasonably uphold this complaint.

### **My final decision**

My final decision is that I don't uphold this complaint.

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

Tom Wagstaff  
**Ombudsman**