

The complaint

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

What happened

In May 2025, Miss T received a text message from someone who said they had a potential job for her. She replied and was told the job involved completing tasks to help developers increase the popularity of their applications.

Miss T was given access to the job's platform where she could the tasks she could complete and the commission she had earned. And she was shown how to purchase cryptocurrency, which she would use to pay for some of the tasks she was to complete. She then made a number of payments from her Revolut account to purchase cryptocurrency, which she then sent on to wallet details she was given for the job.

I've set out the payments Miss T made from her Revolut account below:

Date	Details	Amount
12 May 2025	To cryptocurrency exchange	£20
13 May 2025	To cryptocurrency exchange	£120
15 May 2025	To cryptocurrency exchange	£400
15 May 2025	To cryptocurrency exchange	£480
16 May 2025	To cryptocurrency exchange	£1,600
20 May 2025	To cryptocurrency exchange	£300
20 May 2025	To cryptocurrency exchange	£570

Unfortunately, we now know the job was a scam. The scam was uncovered after Miss T was told she had to pay increasingly large amounts of money before she could complete the tasks she had been given. Miss T then realised she had been the victim of a scam and reported the payments she had made to Revolut.

Revolut investigated but said it had provided Miss T with sufficient scam warnings before she made the payments. So it didn't agree to refund the money she had lost. Miss T 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 we would have expected Revolut to have done anything further than it had done when Miss T made the payments, so didn't think it should have to refund the money she had lost. Miss T disagreed with our investigator, so the complaint has been passed to me.

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.

The regulatory landscape, along with good industry practice, sets out requirements for firms to protect their customers from fraud and financial harm. So in line with this I think Revolut

should have been monitoring accounts to counter the risk of fraud and scams, had systems in place to look out for unusual transactions and, in some circumstances, have carried out additional checks before processing payments.

But Revolut did intervene when Miss T made some of these payments. It showed her a number of warnings, including that its system had identified payments as a potential scam and that, if she was being pressured to hide any details about the payments, she could be being scammed. It asked several questions about the purpose and circumstances of the payments, both via chat messages and over the phone. And it then showed Miss T further warnings based on the information she had given it.

And given the size, pattern and destination of the payments Miss T was making, I think these interventions Revolut carried out were a proportionate response to the risk I think it should have identified. I wouldn't have expected it to do anything further here. And I don't think it would be fair to say it had acted incorrectly or to require it to refund the payments Miss T made as a result.

I appreciate that Miss T has been the victim of a cruel scam and that my decision will come as a disappointment to her. I recognise that she has lost a significant amount of money and I sympathise with the position she has found herself in. But I can only look at Revolut's responsibilities and, for the reasons I've set out above, I don't think anything I would reasonably have expected Revolut to have done here would have prevented the loss she suffered. And so I don't think it would be fair to require it to refund the payments Miss T made here.

We also expect firms to take reasonable steps to try to recover any money their customers have lost as a result of a scam. But the payments Miss T made here were all sent to accounts in her own name, and had then been used to purchase cryptocurrency which was sent on to the scammers before Revolut was made aware of the scam. So I don't think anything I would reasonably have expected Revolut to have done would have led to any of her money being recovered.

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 T to accept or reject my decision before 6 March 2026.

Alan Millward
Ombudsman