

The complaint and background

Mr A complains that Revolut Ltd (“Revolut”) won’t reimburse the remaining amount of around £550 that he lost when he fell victim to an employment scam in 2024.

Our investigator didn’t uphold the complaint. She didn’t think that any of the payments looked suspicious such that Revolut ought to have made additional checks before processing any of them. And, when it became aware of an issue, she noted that Revolut had done what it reasonably could have in terms of recovery – it had raised chargebacks for the payments, though these ultimately failed. So she didn’t think it would be fair to hold Revolut liable for these payments.

Mr A disagreed. He didn’t think it made sense to use information about payments he’d made from his account in the months leading up to the disputed payments to determine whether they would have appeared unusual. This is because the earlier payments weren’t for the same amounts and he hadn’t raised issues with these. And he explained that he only authorised the payments because he wasn’t aware he was falling victim to a scam.

So 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.

Having taken into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, Revolut ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

I’ve reviewed Mr A’s account and the payments he made to the scam. Having considered their value and who they were made to, I’m not persuaded Revolut ought to have found any of the payments suspicious, such that it ought to have made enquiries of Mr A before processing them.

I say this because the three payments were all relatively low in value, ranging from around £175 to £196. So I wouldn’t have expected Revolut, which – like Mr A – wasn’t aware at the time that the payments were being made to a scam, to have paused them to ask further questions. I’m persuaded that they would have looked like normal, everyday spending on the account and it would be disproportionate to expect Revolut to intervene with payments of this size.

I note the investigator looked at the payments made in the months leading up to the disputed payments, and that Mr A has questioned the logic in doing so. Looking at the statements, I can see that Mr A made similar or larger payments, irrespective of the recipient, in recent months prior. And this *can* be relevant as it might indicate whether the payments that are now in dispute were uncharacteristic for Mr A. The account activity supports that the disputed payments weren’t particularly unusual for Mr A in terms of the value of them. But

the overarching factor for me is that the disputed payments simply weren't high enough in value to have alerted Revolut to the risk of financial harm at the time.

Like the investigator, I've also thought about Revolut's actions once it was made aware of an issue with the payments. It wouldn't have been able to simply reverse those payments – but it was able to raise chargebacks. And it did so in this case, but these were unsuccessful.

So, while I'm sorry Mr A has been the victim of a scam, I don't find there were any failings on Revolut's part that would lead me to uphold this complaint. I don't think it acted in error by processing the payments at the time, and I think it took appropriate action once it was made aware of the scam.

My final decision

For the reasons given, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 25 February 2026.

Melanie van der Waals
Ombudsman