

The complaint

Mrs H complains that Revolut Ltd didn't do enough to prevent her losing money to a scam.

What happened

The detailed background to this complaint is well known to both parties. So, I'll only provide an overview of some of the key events here. In December 2024 Mrs H was the victim of a job scam. She found what she believed was an online opportunity to work part-time. This involved completing tasks for which she would be paid commission. But she was later told that she had to make certain payments to be able to withdraw her earnings.

Mrs H made payments through various financial businesses as a result of the scam. But those relevant to this complaint are around 28 payments Mrs H made from her newly opened Revolut account. The payments took place between 10 and 16 December 2024 and together totalled around £13,373. They included debit card payments (many of which went to cryptocurrency exchanges or a money remittance service) as well as international transfers. Individually the payments ranged in value from around £49 up to around £1,421.

When Mrs H realised she'd been scammed she contacted Revolut and also complained that they hadn't done enough to protect her. Revolut said they hadn't made any errors and had done what they could to try to recover her funds.

Unhappy with this response, Mrs H referred her complaint to our service. One of our Investigators considered it and recommended it should be upheld in part. They recommended that Revolut should pay Mrs H around £319 plus 8% simple interest. This amount took account of the fact that they concluded Mrs H should assume some responsibility for her loss due to contributory negligence. Revolut agreed to pay the redress our Investigator suggested. But Mrs H disagreed, didn't accept that outcome and asked for an Ombudsman to review her complaint. In September 2025 I issued a provisional decision in which I said:

"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 a different outcome to that of our Investigator. As such, I'm issuing this provisional decision to give both sides a further opportunity to respond before my decision is finalised.

Firstly, I accept that Mrs H has been the victim of a scam. The extensive messages between her and the scammer support that being the case. But, in these circumstances, it doesn't automatically entitle her to a refund from Revolut. Unless Revolut have failed in such a way that I could say has fairly caused her loss (or a part of it), I can't direct them to provide redress.

It isn't in dispute that Mrs H instructed Revolut to make the payments relevant to this complaint (albeit having been tricked by the scammer). And I agree that the overall pattern of

payments was such that Revolut should've identified that Mrs H was at risk of financial harm and that they should've intervened.

Revolut did intervene in various ways for many of Mrs H's payments. This included blocking card payments, asking certain questions and providing warnings. They also did the same prior to processing some of the transfers Mrs H instructed. The steps they took included:

- Highlighting the importance of answering questions honestly and that a scammer may direct someone to lie.
- Asking if anyone was pressuring Mrs H to make her payments.
- Asking the purpose of Mrs H's payments (she generally responded that she was buying goods or services or paying friends and family).

To a certain extent, Revolut have done as I'd expect here. That is they've asked questions about the payments to understand more and to be able to provide appropriate warnings. And some of these warnings were based on what Mrs H had told them about the payments. So, I don't think these were likely to have been effective, as Revolut didn't know the real reason for the payments at the time. Where payments were identifiably going to cryptocurrency, I'd have expected Revolut to have provided a warning that highlighted the key factors of common cryptocurrency investment scams. But again, I don't think this more likely than not would've made a difference, as that wasn't the type of scam that Mrs H was falling victim to.

I've also reviewed the chat history between Mrs H and the scammer. This includes numerous instances of her being told how to respond to questions and warnings from other businesses she held accounts with. There is also an example on a call I've listened to where she tells one of her banks what the scammer told her to say about her payments and again hides the true reasons for them.

I appreciate that scammers can be very influential and persuasive. But some of the warnings Mrs H received referred to the importance of answering questions truthfully, particularly about being guided by any third party. The weight of the available evidence supports that Mrs H would follow the guidance from the scammer to mislead banks about what was really happening. I don't think Mrs H ever would've disclosed the true reason for the payments she was instructing which would've enabled an appropriate warning to be given. The chat history also highlights that Mrs H was aware of the possibility of a scam (having been advised that could be the case by family members), but she was then reassured by the scammer and continued her payments.

Based on all the above, I don't think any reasonable level of intervention that could fairly have been expected of Revolut would've stopped Mrs H from losing the money she did to the scam (even if they had refused further instructions from her). Indeed, if an account of hers was blocked, the evidence shows that the scammer would find another avenue to continue payments through, and Mrs H would follow their instructions to do so.

I also don't think there were failings by Revolut in their recovery efforts which impacted the loss suffered by Mrs H either. Some of the transfers were 'push to card' payments for which there isn't a recovery process. And others went to cryptocurrency which more likely than not was already passed on to the scammer as was the money that went through the money remittance service. So whilst I'm naturally sympathetic to Mrs H as a victim of crime, my role requires that I remain impartial. And because I don't think Revolut are responsible for her loss, I can't fairly direct them to do more to resolve this complaint."

Revolut responded to say they had nothing further to add. Mrs H responded to say she disagreed. As both parties have provided a response, I can now progress to my final decision.

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.

Whilst Mrs H said she disagreed with my provisional decision, she didn't provide any further comments or evidence for my consideration. As such, I see no reason to deviate from the outcome I've explained above.

My final decision

For the reasons I've set out above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 10 November 2025.

Richard Annandale
Ombudsman