

The complaint

Mr P complains that Revolut Ltd (“Revolut”) won’t reimburse him the money he lost after he fell victim to a scam.

What happened

The background to this complaint is well known to both parties, so I won’t repeat it all in detail here. But in summary I understand it to be as follows.

In January 2025, Mr P was looking to sell an item through a well-known online marketplace. Mr P received an offer for the item he was selling from whom he thought was a legitimate buyer. But unknown to him at the time, he was dealing with fraudsters.

Mr P was duped into believing that he needed to make payments to verify his online marketplace account, but that the money would be refunded. Believing everything to be genuine, Mr P authorised four card payments from his Revolut account, totalling £1,191.86. Mr P has said he realised he’d been scammed when he didn’t receive the money back and the person he’d been dealing with became unresponsive.

Mr P raised the matter with Revolut, but it didn’t uphold his complaint. Unhappy with Revolut’s response, Mr P brought his complaint to our service. One of our Investigators looked into things but didn’t recommend the complaint be upheld. In summary, he didn’t think the payments were remarkable enough for Revolut to have had any concerns that they may be related to a scam. Alongside this, he didn’t think Revolut missed an opportunity to recover the funds that had been lost.

Mr P disagreed with the Investigator’s opinion. In summary, he thought the payments should have triggered concern and that Revolut should have intervened. He added that the payments were consistent with common scam patterns.

As agreement couldn’t be reached, the complaint has been passed to me for a 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.

I’m sorry to hear of what’s happened to Mr P, and I can understand entirely why he feels so strongly that this money should be returned to him. But having thought very carefully about Revolut’s actions, I think it did act fairly and reasonably in allowing the payments to leave his account. I’ll explain why.

When considering what is fair and reasonable in this case, I’ve thought about the relevant rules that were in place at the time these disputed payments were made. From 7 October 2024, Payment Services Providers in the UK, like Revolut, have been bound by the Faster Payments Scheme (FPS) and the CHAPS reimbursement rules (“Reimbursement Rules”). Under these rules, most victims of Authorised Push Payment (APP) scams should be

reimbursed – but card payments aren't covered. So, the Reimbursement Rules don't apply here, as the payments Mr P made were by card.

In broad terms, the starting position at law is that a bank is expected to process payments and withdrawals that a customer authorises it to make, in accordance with the terms and conditions of the customer's account. It is the case that Mr P authorised the payments in dispute – and that's accepted by all parties. And under the Payment Service Regulations 2017 (which are the relevant regulations in place here) that means Mr P is responsible for the payments. That remains the case even though Mr P was the unfortunate victim of a scam.

However, that isn't the end of matters. There are times when I might expect a payment service provider to question a transaction or payment, even though it may have been properly authorised. Broadly speaking, firms (like Revolut) should fairly and reasonably have been on the lookout for the possibility of fraud in order to protect its customers from the possible risk of financial harm as a result of fraud and scams.

In this case, I need to decide whether Revolut acted fairly and reasonably in its dealings with Mr P when he authorised the payments, or whether it should have done more than it did.

I've thought about this carefully. Having done so, I can't fairly say the payments Mr P made would (or should) have alerted Revolut that he was potentially at risk of financial harm, to an extent whereby it should have carried out some additional checks before processing the payments. So, I don't consider Revolut are liable for the loss Mr P incurred. I'll explain why.

I have to be mindful that payment service providers process a high volume of transfers and transactions each day. And they have to strike a balance as to when they should possibly intervene on a payment against not holding up or delaying its customer's requests.

While I recognise that the payments represented a significant amount to Mr P, I don't consider there is anything so unusual or remarkable about the payments or the amounts that ought to have alerted Revolut to the possibility Mr P was being scammed or was at risk of financial harm.

I can see that, in the months leading up to the scam, there are transactions from Mr P's account for similar or higher amounts. So, while I appreciate it was a lot of money to Mr P, the amounts weren't so significant to the point where I could reasonably have expected Revolut to have done more than it did.

I've thought about whether Revolut could have done more once it had been alerted to the fraud, and I don't think it could have. The only recovery option would have been a chargeback claim, which Revolut says it attempted, but which was rejected. Here to facilitate the transfers to the fraudsters, the payments were made through a money order service. In such situations, the money order service would have been able to evidence they'd done what was asked of them. That is, in exchange for Mr P's payments, they moved the funds on as required. So, any chargeback was sadly destined to fail.

I am sorry to disappoint Mr P, he was the victim of a cruel scam, and he has my sympathy that he has lost money in this way. However, I can't fairly say Revolut should have prevented the loss and therefore it isn't liable to reimburse Mr P.

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 Mr P to accept or reject my decision before 13 April 2026.

Stephen Wise
Ombudsman