

The complaint

Mrs C complains that Revolut Ltd won't refund £2,924.17 she lost when she was the victim of a job scam.

The details of this complaint are well known to both parties. So, if there's a submission I've not addressed; it isn't because I've ignored the point. It's simply because my findings focus on what I consider to be the central issues in this complaint – that being whether Revolut is responsible for Mrs C's loss.

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 done so, I agree with the conclusions reached by our Investigator, and for largely the same reasons. I'll explain why.

I want to first make it clear from the outset that there is no doubt that Mrs C has been victim of a cruel and sophisticated task-based job scam and has lost a considerable amount of money as a result.

I don't underestimate the impact this has had on Mrs C. While there are certain obligations on EMLs (such as Revolut) to protect consumers and prevent losses to scams in certain circumstances, these are not absolute. And so, there are unfortunately occasions where a consumer will lose out but have no recourse to a refund.

Firstly, it isn't in dispute that Mrs C authorised the disputed push-to-card payments made from her Revolut account for what, from the information I've seen, appears to be for the purchase of crypto via the peer-to-peer market. The funds were then unfortunately transferred on to the scammers.

In broad terms, the starting position in law is that Revolut is expected to process payments and withdrawals that a customer authorises it to make, in accordance with the Payment Services Regulations (in this case the 2017 regulations) and the terms and conditions of the customer's account.

However, I consider that as a matter of good industry practice that Revolut ought to have taken steps to intervene prior to processing a payment instruction where it had grounds to suspect a payment might be connected to fraud or a scam.

The question then arises whether Revolut ought reasonably to have held such suspicions or concerns in relation to Mrs C's payments — and if so, what might've been expected from a proportionate intervention.

So, taking all of this into account, I need to decide if Revolut acted fairly and reasonably in its dealings with Mrs C when she made 15 payments ranging from £70.86 to £708.01 between 12 and 16 March 2025. Specifically, whether it should've done more than it did before processing the payments. I also need to decide if Revolut could've reasonably recovered the lost funds.

Revolut contacted Mrs C to understand more about the payments she was making. This was done via Revolut's trusted payee check for each new payee (of which there were four) as

well as asking for the purpose of the payments and providing tailored warnings specific to that purpose.

Our Investigator thought Revolut was right to intervene when it did – and that the intervention was proportionate to the risks it identified. And that because Mrs C wasn't honest with Revolut about the purpose of the payments, it wasn't able to provide her with warnings relevant to her situation. Our Investigator also thought Revolut had done all it could to try to recover the lost funds.

It's not disputed that Revolut should've intervened when it did. But Mrs C has essentially argued that she wasn't honest with Revolut about the reason for the payments because she was following the scammers' instructions.

The first point to make here is that it's not in dispute that Mrs C misled Revolut about the true purpose of the payments – albeit I accept she was being guided by the scammers. But this wasn't known by Revolut at that time.

Mrs C consistently said she was making the payments to a family member or friend. At which point she was asked additional questions by Revolut and confirmed the person she was paying hadn't asked for help urgently or unexpectedly. She also confirmed that she'd paid them before, and their payment details were provided to her in person. Revolut then provided Mrs C with specific warnings about people impersonating family members. She confirmed she was happy for the payments to be released.

Mrs C has clearly been the victim of a task-based job scam and was seemingly purchasing crypto to facilitate the crediting of her account to access the job tasks. By March 2025 these types of scams were unfortunately becoming more prevalent, and I'd expect Revolut to be aware of this; and to provide tailored warnings about task-based job scams to its customers. But Revolut could *only* be expected to provide such warnings if it is provided with accurate information on the situation surrounding a flagged payment – which unfortunately wasn't the case here. That's despite their being the option for Mrs C to select the payment purpose of *"as part of a job opportunity"*.

Mrs C's not at fault here, and I can fully appreciate that, with the benefit of hindsight, she feels Revolut should've done more to protect her. But taking everything into account I'm not persuaded, on balance, that the information Mrs C provided Revolut with when questioned about her payments would've indicated she was in the process of being scammed. I therefore don't think Revolut acted unreasonably in allowing Mrs C to make the payments.

In terms of Revolut's attempts to recover the lost funds at the point it was alerted to the scam, I also agree with our Investigator here. There is no mechanism to successfully recall push-to-card payments. And we wouldn't expect Revolut to recover funds from a (most likely) genuine seller of crypto who was not involved in the scam. But Revolut did attempt recovery from some of the beneficiary banks – however, this was unfortunately unsuccessful.

I have a great deal of sympathy for Mrs C and the loss she's suffered, as I appreciate it is a significant sum of money. But it would only be fair for me to direct Revolut to refund her loss if I thought it was responsible – and I'm not persuaded that this was the case. For the above reasons, I think Revolut has acted fairly and so I'm not going to tell it to do anything further.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision **before 2 December 2025**.

Anna Jackson
Ombudsman

