

The complaint

Miss L complains that Revolut Ltd hasn't fully refunded the money she lost when she fell victim to a scam.

What happened

Miss L was contacted on a mobile messaging service by someone saying they had a job offer for her. Miss L believed she would be completing tasks online which she would then be paid for, but as part of this job she had to make payments of her own money to various individuals. Miss L was added to a messaging group which appeared to include numerous other people who were successfully making money out of this scheme. So, over three days she made a series of payments into the scheme, totalling £1,151.95. Unfortunately, and unknown to her at the time, Miss L was dealing with a scammer, there was no legitimate job.

Ultimately, Miss L realised all was not as it seemed and that she was being scammed, so she contacted Revolut to tell it what had happened and to ask it to recover her money.

Revolut looked into what had happened, but declined to refund any of Miss L's loss. It said that it had taken appropriate steps to intervene in the payments Miss L had made, and that it had tried to recover her loss but had been unsuccessful. Revolut was then able to recover £363.83 from one of the recipient accounts, and this was returned to Miss L.

Miss L was unhappy with Revolut's response to her claim, so she referred her complaint to our service.

One of our Investigators looked into the complaint. They were satisfied that Revolut had intervened appropriately given the payments that Miss L was making, and that it had done all it could to recover Miss L's loss, so they did not think it needed to do anything more.

Miss L did not accept the Investigator's findings. She's questioned whether the payments should be considered as unauthorised, and maintains that Revolut did not do enough to protect her from this scam. Miss L has also commented that she considers Revolut should be more transparent about the recovery process. So, as no agreement could be reached, the case has now been referred to me for review.

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'm satisfied that Revolut has treated Miss L fairly here.

Firstly, I'm satisfied that Miss L authorised the payments that are the subject of this complaint. When considering authorisation, if the consumer uses the agreed form and procedure for making payments then they've given consent to the execution of the payment transaction. And I'm satisfied Miss L used the agreed form and procedure for making these payments.

'Consent' as referred to in the Payment Service Regulations 2017 (which are the relevant regulations in place here) isn't the same as 'informed consent'. This is an objective test; it doesn't depend on the consumer being fully aware of the details of the payment at the time they completed the procedure for giving consent. This means that if a payee has been coerced into making a payment or deceived about the purpose or amount of a payment, that doesn't make the payment transaction unauthorised.

So that means Miss L is responsible for these payments in the first instance. That remains the case even though she was the unfortunate victim of a scam.

Because of this, Miss L is not automatically entitled to a refund. Nonetheless, the regulatory landscape, along with good industry practice, sets out a requirement for account providers to protect their customers from fraud and financial harm. And this includes monitoring accounts to look out for activity that might suggest a customer was at risk of financial harm, intervening in unusual or out of character transactions and trying to prevent customers falling victims to scams.

Taking the above into consideration, I need to decide whether Revolut acted fairly and reasonably in its dealings with Miss L, or whether it should have done more than it did.

In this case, Miss L's Revolut account was newly opened. So, Revolut had no account history against which to compare those payments to see if they were unusual or concerning, meaning that it could only consider generic indicators of risk it would have been aware of regarding potential scams. And these payments were for relatively low values, and were not to identifiably concerning payees, so I don't think they should necessarily have appeared as particularly concerning to Revolut.

But evidently Revolut did have some concerns, as it intervened in several of the payments Miss L made and asked Miss L questions about those payments which were intended to identify the type of scam she might be at risk of. But Miss L did not answer those questions honestly, meaning that Revolut was not able to accurately identify the scam Miss L was at risk of, and so could not provide warnings tailored to that type of scam. I appreciate that Miss L was being coached by the scammers to ignore Revolut's warnings, but Revolut specifically mentioned this as a likely indicator of a scam. Miss L saw and acknowledged warnings which specifically said:

"It's important you answer honestly – if you're being pressured to hide any details about this payment, you could be being scammed. Please take this warning seriously."

"Is anyone pressuring you to make this transfer? If you are being told what to say, or that you need to act quickly, this may be a scam."

"If someone is telling you to ignore these warnings, they're a scammer. Only continue if you're sure no-one is pressuring you to make this payment."

But although Miss L says she was being told to ignore these warnings, exactly as Revolut had described, she still continued with the payments, and was not honest about the reason for the payments.

Based on what it was told, I do think that Revolut intervened appropriately here. It took steps to narrow down the type of scam Miss L was at risk of so that it could provide relevant warnings, but was prevented from providing the most relevant warnings because of how Miss L answered the questions she was asked. And it specifically warned Miss L on several occasions that she needed to be honest and that anyone telling her to lie was a scammer. I also would not expect Revolut to have intervened more directly in any of these payments,

based on the value of the payments and what it knew at the time. So, with this in mind, I don't consider that Revolut missed an opportunity to protect Miss L from this scam or to prevent her loss.

I've also thought about whether Revolut did all it could to try to recover Miss L's funds when she told it of the scam. Revolut contacted the recipient banks as soon as it was told of the scam, and was ultimately able to recover some of Miss L's loss, I don't consider there is anything more it could have done there. I appreciate that Miss L thinks she should be provided with more detail of the recovery process by Revolut, but Revolut is not required to share that information with her.

I also note Miss L's comments about the two different types of payments she made here – faster payments and push to card payments – and that this difference was not clear to her when making the payments. But I am satisfied that Revolut provided appropriate warnings regarding both types of payment and that it took appropriate steps to recover all the payments made to the scam, the type of payment made does not affect the outcome of this complaint.

I'm sorry to disappoint Miss L as I know that she has lost a significant amount of money. But, overall, I'm satisfied that Revolut did take reasonable and proportionate steps to protect her and to recover her funds. It follows that I don't think Revolut is liable for her outstanding loss and won't be asking it to refund her outstanding loss to her or to take any other actions.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or reject my decision before 5 March 2026.

Sophie Mitchell
Ombudsman