

## **The complaint**

Mrs V complains that Revolut Ltd won't refund the full amount of money she lost to a scam.

## **What happened**

The background to this complaint is well-known to both parties, so I won't repeat it in detail here. But in summary and based on the submissions of both parties, I understand it to be as follows.

Mrs V complains that she sent two payments to what she thought was a legitimate travel agent, which turned out to be a scam.

When Mrs V realised she had lost her money, she raised a complaint with Revolut.

Revolut looked into the complaint but didn't uphold it, so she brought her complaint to our service.

Our investigator looked into the complaint but didn't uphold it. Our investigator didn't think the payments were of a value that ought to have triggered Revolut's automatic payment checking system. He also didn't think Revolut could have recovered the money.

As Mrs V didn't agree with the investigator's view, 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.

I'm very aware that I've summarised this complaint briefly, in less detail than has been provided, and in my own words. No discourtesy is intended by this. Instead, I've focussed on what I think is the significant part here. If there's something I've not mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

Where the evidence is incomplete, inconclusive, or contradictory, I must make my decision on the balance of probabilities – that is, what I consider is more likely than not to have happened in the light of the available evidence and the wider surrounding circumstances.

In line with the Payment Services Regulations (PSR) 2017, consumers are generally liable for payments they authorise. Revolut is expected to process authorised payment instructions without undue delay. As an Electronic Money Institution (EMI), they also have long-standing obligations to help protect customers from financial harm from fraud and scams. However, there are many payments made by customers each day and it's not realistic or reasonable to expect an EMI to stop and check every payment instruction. There's a balance to be struck

between identifying payments that could potentially be fraudulent, and minimising disruption to legitimate payments.

Having considered the size of the individual payments, I'm satisfied they were not of a value or remarkable enough to have triggered Revolut's payment checking process. The payments were also spread across different days and don't show any characteristics of what we would normally attribute to a scam – like going to a high-risk beneficiary.

So, I don't find Revolut did anything wrong when they didn't stop Mrs V's payments.

Revolut had concerns Mrs V wasn't in control of her account and asked her to confirm it was her making the payment, and she agreed it was. So, I don't find Revolut needed to do anything further on this check.

### Recovery

Because the scam payments were made via debit card, the only potential avenue for recovery would have been via a chargeback claim.

The chargeback scheme is a voluntary scheme set up to resolve card payment disputes between merchants and cardholders.

Revolut is bound by the card scheme provider's chargeback rules. Whilst there is no 'right' to a chargeback, I generally consider it to be good practice that a chargeback be raised if there is a reasonable chance of it succeeding. But a chargeback can only be made within the scheme rules, meaning there are only limited grounds and limited forms of evidence that will be accepted for a chargeback to be considered valid, and potentially succeed.

I don't consider that a chargeback would have had any prospect of success in this case. This is because the payments went to a legitimate provider, which did provide a service, albeit just not for Mrs V's benefit.

So, I don't think Revolut could have done more to attempt to recover Mrs V's funds in this instance.

Mrs V feels that Revolut should refund the money she lost due to the scam. I understand that this will have been frustrating for her. But I've thought carefully about everything that has happened, and with all the circumstances of this complaint in mind I don't think Revolut needs to pay Mrs V any compensation. I realise this means Mrs V is out of pocket and I'm sorry she has lost this money. However, for the reasons I've explained, I don't find I can reasonably uphold this complaint.

### **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 Mrs V to accept or reject my decision before 17 February 2026.

Tom Wagstaff  
**Ombudsman**