

Complaint

Miss B is unhappy that Revolut Ltd didn't reimburse her after she reported falling victim to a scam.

Background

In June 2025, Miss B fell victim to an employment scam. She was offered a flexible home-working opportunity via an unsolicited text message. I understand she was looking for work at the time, so it didn't seem strange to her to receive that message. The premise was that she would complete tasks on an online platform to simulate the purchase of products. That activity would improve the marketability of those products online. She was told that she would earn commission based on the number of tasks completed.

However, to earn money through the platform, she needed to fund her account. She made payments from her Revolut account to an account with a third-party cryptocurrency exchange. Those funds were then converted into cryptocurrency and transferred into the control of the fraudsters. She did this in the belief that she would earn back the money she was spending through the commission payments she believed she was earning.

Once she realised she'd fallen victim to a scam, she notified Revolut. It didn't agree to reimburse her. It said that as Miss B had made payments to her own account, it didn't think it could be held liable for her losses. Miss B was unhappy with that response and so she referred her complaint to this service. It was looked at by an Investigator who didn't uphold it. Miss B disagreed with the Investigator's opinion and so the complaint has now been passed to me to consider and come to a final decision.

Findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

As a starting point, the legal position is that a firm is generally required to process payments and withdrawals authorised by its customer, in line with the Payment Services Regulations (in this case, the 2017 regulations) and the account terms and conditions. It is accepted that the disputed payments were authorised, so Miss B is presumed liable at first instance. However, that is not the end of the story. Good industry practice required Revolut to monitor account activity or transactions that appear unusual or out of character and could indicate a risk of fraud. Where such concerns arise, I would expect the firm to take steps to protect its customer. This could involve issuing a clear warning during the payment process or contacting the customer to understand the circumstances behind the transaction.

I agree with the Investigator that Revolut ought to have intervened here and that the risk was sufficiently clear that a person-led intervention would've been an appropriate response. When she attempted to make a £4,500 payment on 23 June, Revolut should've temporarily blocked the payment and communicated with her using the chat function of its app to establish the circumstances in which the payment was being made.

However, the fact that I've identified a shortcoming with the way Revolut responded to things doesn't automatically mean it needs to pay her a refund. I need to be persuaded that the

failure to intervene on its part was the cause of her losses - in other words, if it *had* intervened, would that have prevented her from suffering these losses?

I've considered that point carefully and I'm not persuaded it would've made a difference.

I've looked at the messages she exchanged with the fraudster, and I can see that efforts were made to ensure that she could circumvent any fraud protection measures that might be taken. For example, the fraudster told her to choose an inaccurate payment purpose when asked by Revolut. Miss B was happy to go along with that because she believed it was necessary for her to do so in order to continue earning commission. However, it put Revolut in a difficult position when it came to warning her about relevant fraud risk.

I can also see that on several occasions, Miss B contacted the fraudster, shared screenshots of the Revolut platform and sought guidance on how to ensure her payments could be made without difficulty. At one point, Miss B made payments from her account with another bank. The fraudster told her to *"be careful not to mention that [the account] is used to buy cryptocurrencies, because many banks have restrictions on such transactions."* An employee of the other bank did ask her about one of these payments, and Miss B explained that she was just moving money into a savings account.

I realise that Miss B only did these things because she thought it was necessary for her to do so in order to continue earning money. However, it meant that Revolut would've been in a difficult position if it had intervened. It's more likely than not that Miss B would've looked to give a misleading account of the reasons she was making the payment and this would've meant Revolut couldn't realistically have uncovered that she was at risk of falling victim to a scam.

I don't say any of that to downplay the fact that she is the victim of a cruel and cynical scam. I have a great deal of sympathy for her and the position she's found herself in. However, my role is to look at the actions and inactions of the firm and, while I agree it should've done more than it did, I'm not persuaded that its shortcomings were the cause of her losses.

Final decision

For the reasons I've explained above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 13 March 2026.

James Kimmitt
Ombudsman