

The complaint

Mr D says Revolut Ltd (“Revolut”) failed to protect him from financial harm when he fell victim to a scam.

Mr D has appointed a professional representative who brought this complaint on his behalf. However, for ease, I will simply refer to “Mr D” throughout my decision, even when referring to the submissions made by his representative.

What happened

The facts of this complaint are well known to both parties, so I won’t repeat them in detail here.

In short, Mr D says he fell victim to job scam after being contacted on WhatsApp regarding a job opportunity. He says he then spoke to the scammers on Telegraph regarding the work and the commission he would be getting paid. As part of the process Mr D was required to pay money into the scam, before receiving commission for the work he completed. In total Mr D says he lost £21,729.75 to this scam.

Mr D says Revolut ought to have done more to protect him from this scam. However, as it didn’t, Revolut should be liable for some of his loss.

Revolut considered Mr D’s complaint but decided not to uphold it. It felt that it had taken appropriate steps to protect Mr D from financial harm by providing proportionate interventions and warnings. So, it says it is not liable for any of Mr D’s loss.

Our investigator considered this complaint but ultimately felt there wasn’t enough evidence that Mr D had lost this money to a scam, so she didn’t uphold the complaint. Mr D wasn’t happy with this outcome, so 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.

It is not in dispute that Mr D authorised the payment transactions in this matter. Generally, consumers are liable for payment transactions they have authorised. However, that is not the end of the story. This is because even if a payment is authorised, there are regulatory requirements and good industry practice which suggest firms/banks – such as Revolut – should be on the look-out for unusual and out of character transactions to protect their customers from financial harm. And, if such payment transactions do arise, firms should intervene before processing them. That said, firms need to strike a balance between intervening in a customer’s payment to protect them from financial harm, against the risk of unnecessarily inconveniencing or delaying a customer’s legitimate transactions.

However, before I can consider Mr D’s complaint as a scam I must be persuaded that a scam has taken place and that the payments Mr D has disputed have resulted in a loss

because of such a scam. It is Mr D's responsibility to provide appropriate evidence to support his version of events and the losses he says he has incurred.

Mr D has provided some evidence of his chat over Telegraph which shows a discussion about paying tax to release his money. However, I have not been provided with the full conversation detailing anything about how the job was supposed to work, how much Mr D was meant to be paid for the work or the amounts Mr D paid to the scammer over this period. Nor can I see the instructions of the wallet address or destination of the funds Mr D is claiming for. I can see from Revolut's transaction history that Mr D did exchange the amounts listed, but that isn't enough information to persuade me that this money was then lost to a third-party scammer. In addition, I have also not seen any marketing material, employment contract, the original WhatsApp messages or Mr D's call history to evidence what Mr D has said about this being a scam. So it's difficult for me to conclude that the money Mr D is claiming for was all lost as a result of a scam.

I appreciate that as time passes evidence becomes less readily available, and in cases such as these the scammer might try to delete all the evidence possible. However, it would not be fair for me to make any findings as to whether Revolut ought to have done more to protect Mr D from a scam unless I am persuaded that Mr D fell victim to a scam and the loss he is claiming for results from the scam. And with the evidence provided, I am not persuaded.

I know this outcome will come as a disappointment to Mr D, but for the reasons listed above, I am not persuaded a scam has taken place, so I am not upholding this complaint.

My final decision

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 20 March 2026.

Sienna Mahboobani
Ombudsman