

The complaint

Mr G is unhappy that Revolut Ltd (Revolut) won't reimburse money he lost to a scam.

What happened

The details of this complaint are well known to both parties, so I won't repeat everything here. In summary, Mr G has advised he made a payment from his Revolut account in October 2025 which he ultimately lost to a scam. Mr G lost a total of £517.88 from his Revolut account as a result of the scam.

Mr G raised a complaint with Revolut. It investigated the complaint but didn't uphold it. It didn't think it had done anything wrong by allowing the payment to go through. So, Mr G brought his complaint to our service.

Our Investigator looked into the complaint but didn't uphold it. Mr G remained unhappy, so the complaint has been passed to me for a review and 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.

Having done so, I agree with the conclusions reached by the Investigator for the following reasons:

- It isn't in dispute that Mr G authorised the payment he made from his Revolut account. The payment was requested using his legitimate security credentials provided by Revolut, and the starting position is that firms ought to follow the instructions given by their customers in order for legitimate payments to be made as instructed.
- However, I've considered whether Revolut should have done more to prevent Mr G from falling victim to the scam, as there are some situations in which a firm should reasonably have had a closer look at the circumstances surrounding a particular transfer. For example, if it was particularly out of character.
- Mr G hadn't used his account despite it being open a while. However, it's not unusual for a customer to deposit funds into an account and use them straight away, so I don't think this would have put Revolut on notice that Mr G was falling victim to a scam. I appreciate that the payment lost to the scam may have represented a lot of money to Mr G, but it simply was not of a value where I'd usually expect Revolut to be concerned that Mr G was at a heightened risk of financial harm.
- Mr G was shown a new payee warning when setting up the payment highlighting the risks of sending the funds and given the size and what Revolut knew about the payment, I think this was fair and proportionate to the risk it identified with this payment.

- I've kept in mind that firms such as Revolut process high volumes of transactions each day. There is a balance for Revolut to find between allowing customers to be able to use their account and questioning transactions to confirm they're legitimate. And taking all the circumstances into account here, I don't think it was unreasonable for Revolut not to view the payment as suspicious, such that it should have carried out any additional checks or given an additional warning before processing the payment. So, I've not found that Revolut ought to have done any more to prevent the scam payment Mr G made.
- Once Revolut were made aware of the scam it attempted recovery on a best endeavours basis but in the circumstances it couldn't recover any funds from the receiving account.

I appreciate this will likely come as a disappointment to Mr G, however for the reasons explained above, I do not consider it would be fair and reasonable to ask Revolut 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 Mr G to accept or reject my decision before 23 March 2026.

Aleya Khanom
Ombudsman