

## **The complaint**

Miss A complains about Revolut Ltd.

She would like to be refunded the money she has lost to a task-based job scam.

## **What happened**

Miss A had been looking for employment and was approached by a group advising of tasks that needed to be completed in order to receive payment on social media. These tasks needed to be purchased by Miss A via cryptocurrency.

It is accepted by all parties that Miss A has been the victim of a scam.

Miss A converted her fiat money within her account with Revolut to crypto and subsequently sent this on to the scammer.

Once Miss A realised what had happened, she made a complaint to Revolut about what had happened, but it wasn't upheld, so she brought it to this Service.

Our Investigator looked into things but also didn't think that Miss A's complaint should be upheld.

Miss A accepted what our Investigator had said but still asked for a final decision to be made on her complaint, so it has been passed to me.

## **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 have decided not to uphold this complaint, for broadly the same reasons as our Investigator. I know this will be disappointing for Miss A, and I should say that this doesn't mean that I don't believe she has been the victim of a cruel scam – rather that I don't think that Revolut is at fault for her losses.

Before I issue a decision on the matter, I should also clarify that I don't intend to comment on whether the transfer of cryptocurrencies is within this Services jurisdiction as our Investigator has done. This is because I am not upholding the complaint, and Revolut has not disputed what our Investigator has set out in their view.

Having taken into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, I agree Revolut ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

Looking at the activity on Miss A's account, I do find that there were some instances that Revolut should have provided Miss A with warnings about what she was doing, but it did not

do so. However, I am not persuaded that an intervention from Revolut during these payments would have prevented her loss.

This is because when Miss A transferred her money out of her Revolut account to the scammer, Revolut did intervene, and Miss A wasn't truthful about what she was doing. I can also see that from her interactions with the scammer, Miss A was being coached in what to say and select. Revolut asked her to answer some questions by selecting options within its app, and she was presented with an option in relation to a 'job opportunity' and warned her that if she was being told to mislead Revolut or ignore warnings, then it was likely she was being scammed.

Revolut also spoke with Miss A on the phone when she made her final payment – but Miss A wasn't truthful here either. She explained that she was making the payments to a crypto wallet as recommended by her friend, and that she had no intention of sending the funds on from the wallet, and that this was a short-term investment.

Revolut warned Miss A about sending funds to third-party wallets which she would not have access to, and that scams can occur at third party wallets and that fake investments allow small withdrawal to gain trust and then demand fees or taxes. Again, Miss A referred to the scammer in what to say and was guided and told that she could ignore any warnings that Revolut provided her.

I am very sorry Miss A has been tricked in this way, but although I do think that Revolut should have intervened earlier than it did, I am not persuaded that this would have prevented Miss A's losses, and she would still have chosen to listen to the scammer, rather than Revolut.

### **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 11 March 2026.

Claire Pugh  
**Ombudsman**