

## The complaint and background

Miss M complains Revolut Ltd won't reimburse money she lost when she fell victim to a scam.

Miss M made the following payments to the scammer via a genuine crypto exchange provider in her own name, to what she was led to believe was an employment opportunity – completing tasks online to earn commission.

Payment	Date	Amount
1	11 May 2025	£6,250
2	13 May 2025	£400
3	21 May 2025	£100
4	25 May 2025	£100
5	26 May 2025	£98
	<b>Total:</b>	<b>£6,948</b>

Miss M was told she had to fund the account to unlock new tasks. However, she realised it was a scam, when she ran out of funds and was advised by the scammer that the withdrawal of any funds can only take place after she completed the tasks.

Our Investigator didn't uphold the complaint. This was because at every stage of the scam, including when being provided with scam alerts and being questioned about the first payment, Miss M sought guidance from the scammer on what to do. Given the level of coaching, our Investigator wasn't persuaded a better intervention or warning would have prevented the loss.

Miss M asked for the matter to be referred to a decision. She said Revolut holds the responsibility of being the expert and professional in the relationship. It should have intervened fully, and just because she was being coached by the scammer that should not free Revolut from any liability.

## 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 Investigator's conclusions for the following reasons:

- It isn't in dispute that Miss M authorised the transactions in question. She is therefore presumed liable for the loss in the first instance. However, Revolut is aware, taking longstanding regulatory expectations and requirements into account, and what I consider to be good industry practice at the time, that it should have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.
- I agree Revolut should have intervened when Miss M attempted the first payment of

£6,250 on 11 May 2025. Revolut have shown that they did identify the payment as high risk and they asked her questions about the payment she was attempting, which she answered.

- Miss M has accepted she was being guided by the scammer in what responses to provide. Unfortunately, this clearly impacted Revolut's intervention attempts and the warnings they provided her based on the answers she provided were not relevant for the scam she was falling victim to.
- As a result, I wouldn't have expected Revolut to have done anything else in this situation as it's clear Miss M provided incorrect information in relation to the payment purpose as well as the other questions asked. Also, as Miss M has mentioned at the time of the payments she didn't think it was a scam and she thought it was a genuine job opportunity, so I'm unsure why she didn't provide accurate information about why she was making the payment when asked by Revolut.
- I can only ask Revolut to reimburse Miss M if I find that any wrongdoing on its part caused her loss. However, based on the information she provided Revolut it's clear Miss M was being heavily coached by the scammer. As a result, I am satisfied with the intervention Revolut attempted to find out the purpose of the payment and the other questions they asked before releasing the transaction. So, I'm not sure what else Revolut could have done to alert Miss M of the scam she was falling victim to, with the information they had been provided by Miss M.
- I'm also not persuaded there were any prospects of Revolut successfully recovering the funds, given the money was used to purchase crypto from a legitimate crypto exchange provider.

While I'm sorry to disappoint Miss M, and I recognise the impact the scam has had on her, for the reasons I've mentioned above, I can't fairly say Revolut ought to have done anything else to have prevented her loss. Therefore, I'm not directing them to refund the transactions in question.

### **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 Miss M to accept or reject my decision before 23 February 2026.

Israr Ahmed  
**Ombudsman**