

## **The complaint**

Miss G has complained about Revolut Ltd not refunding several payments she says she made and lost to a scam.

## **What happened**

The background to this complaint is well known to both parties, so I won't repeat it in detail here. In summary, Miss G fell victim to a romance scam after sending £800.69 in April 2025 via a money remittance provider to the scammer. After believing she had fallen victim to a scam Miss G informed Revolut to try and get her lost monies back.

Our Investigator didn't uphold the complaint as, although he noted the impact this situation had on Miss G, that such a payment ought not to have triggered an intervention by Revolut. He also considered the recovery options available to Revolut and did not think there was anything further it could have done, as ultimately the dispute was with the scammer. Miss G disagreed and requested a decision.

As our Investigator couldn't resolve the matter informally the case 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.

I'm aware that I've summarised this complaint briefly, in less detail than has been provided, and in my own words. No discourtesy is intended by this. Instead, I've focused on what I think is the heart of the matter here. If there's something I've not mentioned, it isn't because I've ignored it. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

I don't doubt Miss G has been the victim of a scam here – she has lost a large sum of money and has my sympathy for this. However, just because a scam has occurred, it does not mean she is automatically entitled to recompense by Revolut. It would only be fair for me to tell Revolut to reimburse Miss G for her loss (or a proportion of it) if: I thought Revolut reasonably ought to have prevented all (or some of) the payments Miss G made, or Revolut hindered the recovery of the payments Miss G made – whilst ultimately being satisfied that such an outcome was fair and reasonable for me to reach.

I've thought carefully about whether Revolut treated Miss G fairly and reasonably in its dealings with her, when she made the payments and when she reported the scam, or whether it should have done more than it did. Having done so, I've decided to not uphold Miss G's complaint. I know this will come as a disappointment to her and so I will explain below why I've reached the decision I have.

I have kept in mind that Miss G made the payments herself and the starting position is that Revolut should follow its customer's instructions. So, under the Payment Services Regulations 2017 (PSR 2017) she is presumed liable for the loss in the first instance. I appreciate that Miss G did not intend for her money to ultimately go to a scammer – but she did authorise these payments to take place. However, there are some situations when Revolut should have had a closer look at the wider circumstances surrounding a transaction before allowing it to be made.

Considering the relevant: law and regulations; regulators' rules, guidance and standards; codes of practice; and, where appropriate, what I consider to be good industry practice at the time - Revolut should fairly and reasonably:

- Have been monitoring accounts and any payments made or received to counter various risks, including anti-money laundering, countering the financing of terrorism, and preventing fraud and scams.
- Have had systems in place to look out for unusual transactions or other signs that might indicate that its customers were at risk of fraud (among other things). This is particularly so given the increase in sophisticated fraud and scams in recent years, which payment service providers are generally more familiar with than the average customer.
- In some circumstances, irrespective of the payment channel used, have taken additional steps, or make additional checks, before processing a payment, or in some cases decline to make a payment altogether, to help protect customers from the possibility of financial harm from fraud.
- Have acted to avoid causing foreseeable harm to customers, for example by maintaining adequate systems to detect and prevent scams and by ensuring all aspects of its products, including the contractual terms, enabled it to do so.

So, I've thought about whether the transaction should have highlighted to Revolut that Miss G might be at a heightened risk of financial harm due to fraud or a scam.

Having considered Miss G's payment I agree with our Investigator's findings. I am not persuaded that Revolut should have been concerned with it considering the amount Miss G was sending. It's not unusual for an account holder to use a money remittance provider to complete a one-off larger payment. The fact this was a high-valued payment for Miss G is not enough in isolation to suggest a scam was occurring. Ultimately, her singular payment did not have enough of the common characteristics to highlight a potential scam.

I think it's important to highlight that there are many payments made by customers each day. It's not reasonable to expect Revolut to stop and check every payment instruction to try to prevent fraud or financial harm. There's a balance to be struck between the extent it intervenes in payments to protect customers and not unnecessarily disrupting legitimate payment instructions.

I am sorry to hear about the vulnerable situation Miss G was in at the time of the scam and how the alleged scammers may well have used this to emotionally manipulate her. The repercussions such a cruel scam has had on Miss G is not something I have overlooked when reaching my decision. However, I have not seen a pattern emerge that would have highlighted to Revolut that Miss G's vulnerabilities may have been impairing her decision-making when making the payment. I am empathetic towards her, but I do not consider her vulnerabilities, in isolation of any other clear indicators of a potential risk of financial harm, to be something that should have triggered further red flags for Revolut.

I'm very sorry to disappoint Miss G. However, I don't think Revolut should have prevented her making the payments. So, it wouldn't be reasonable for me to ask them to refund the

payments she made. Nor do I think it would be reasonable for me to make any additional award for the service you received during Revolut's scam review.

### Recovery

The only method of recovery Revolut has for payments made by card is to request a chargeback. However, Miss G didn't make the card payments to the scammer directly, she used a money remittance provider. The service provided would have been to convert or facilitate conversion of Miss G's payments and sending them to the chosen destination. The fact that the money was transferred to the scammer doesn't give rise to a valid chargeback claim against the merchant Miss G paid. Ultimately, she received the expected service.

Therefore, Revolut could not have done anything further after Miss G alerted them and so I won't be asking it to do anything more.

### **My final decision**

My final decision is I do not uphold this complaint against Revolut Ltd.

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

Lawrence Keath  
**Ombudsman**