

## **THE COMPLAINT**

Miss J complains that Revolut Ltd (“Revolut”) will not reimburse her money she says she lost when she fell victim to a scam.

Miss J is represented in this matter. However, where appropriate, I will refer to Miss J solely in this decision for ease of reading.

## **WHAT HAPPENED**

On 23 November 2025, I issued a provisional decision not upholding this complaint. I attach a copy of that provisional decision below – both for background information and to (if applicable) supplement my reasons in this final decision. I would invite the parties involved to re-read the provisional decision.

## **RESPONSES TO MY PROVISIONAL DECISION**

Neither Miss J nor Revolut responded to my provisional decision.

## **WHAT I HAVE 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.

As neither party responded to my provisional decision, I see no reason to depart from it.

## **MY FINAL DECISION**

For the reasons set out above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Miss J to accept or reject my decision before 8 January 2026.

### **COPY OF PROVISIONAL DECISION DATED 23 NOVEMBER 2025**

I have considered the relevant information about this complaint.

The deadline for both parties to provide any further comments or evidence for me to consider is 8 December 2025. Unless the information changes my mind, my final decision is likely to be along the following lines.

If I do not hear from Miss J, or if she tells me she accepts my provisional decision, I may arrange for the complaint to be closed as resolved without a final decision.

## THE COMPLAINT

Miss J complains that Revolut Ltd (“Revolut”) will not reimburse her money she says she lost when she fell victim to a scam.

Miss J is represented in this matter. However, where appropriate, I will refer to Miss J solely in this decision for ease of reading.

## WHAT HAPPENED

The circumstances of this complaint are well known to all parties concerned, so I will not repeat them again here in detail. However, I will provide an overview.

Miss J says she has fallen victim to a scam involving paying for a “spiritual energy cleansing service”. The payment transactions in question are:

Payment Number	Date	Method	Beneficiary / Merchant	Amount
	14 September 2024	Credit	JR	1,000.00 EUR / 863.76 GBP
1	07 October 2024	Transfer	JR	1,200.00 EUR / 996.16 GBP
2	24 October 2024	Transfer	JR	1,500.00 EUR / 1245.19 GBP
3	25 October 2024	Transfer	JR	1,500.00 EUR / 1245.19 GBP
4	19 November 2024	Transfer	RS	6,296.86 EUR / 5,227.21 GBP
5	21 November 2024	Transfer	AD	3,800.00 EUR / 3,154.49 GBP
6	04 December 2024	Transfer	JR	700.00 EUR / 581.09 GBP
7	05 December 2024	Transfer	JR	1,600.00 EUR / 1,328.21 GBP
8	05 December 2024	Transfer	JR	1,9000.00 EUR / 1,641.14 GBP

9	09 December 2024	Transfer	JR	400.00 EUR / 345.50 GBP
10	10 December 2024	Transfer	JR	500.00 EUR / 431.88 GBP
11	11 December 2024	Transfer	JR	800.00 EUR / 691.01 GBP
12	12 December 2024	Transfer	JR	400.00 EUR / 345.50 GBP
13	13 December 2024	Transfer	JR	1,700.00 EUR / 1,468.39 GBP
14	13 December 2024	Transfer	JR	240.00 EUR / 207.30 GBP
15	16 December 2024	Transfer	JR	1,200.00 EUR / 996.16 GBP
16	17 December 2024	Transfer	JR	640.00 EUR / 552.81 GBP

Miss J disputed the above with Revolut. When Revolut refused to reimburse Miss J, she raised a complaint, which she also referred to our Service.

One of our investigators considered the complaint and did not uphold it. As Miss J did not accept the investigator's findings, this matter has been passed to me to make a decision.

### **WHAT I HAVE PROVISIONALLY 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 find that the investigator at first instance was right to reach the conclusion they did. However, I have expanded on the investigator's reasoning in this provisional decision.

I would like to say at the outset that I have summarised this complaint in far less detail than the parties involved. I want to stress that no discourtesy is intended by this. If there is a submission I have not addressed, it is not because I have ignored the point. It is simply because my findings focus on what I consider to be the central issues in this complaint.

Further, under section 225 of the Financial Services and Markets Act 2000, I am required to

resolve complaints quickly and with minimum formality.

I am unable to safely conclude that Miss J has fallen victim to a scam/suffered a loss in this matter. I say this because I have not been provided with credible evidence supporting any of the below:

- The alleged scammer “posing” as Alexander Sheps a “... renowned physic who advertised a spiritual energy cleansing service”.
- The alleged scammer offering the cleansing service via Facebook.
- Miss J contacting the alleged scammer about the cleansing service.
- The alleged scammer persuading Miss J to contact “... an organisation who were going to reimburse our client [Miss J] for the fees she paid out once the cleanse was over.” (Miss J’s representatives state they are unable to “locate” anything about this organisation.)
- The alleged scammer informing Miss J that “... her Revolut account was not active to receive such a reimbursement, so she closed the account and attempted to open a new one which you [Revolut], in turn, deactivated.”
- The alleged scammer informing Miss J that the reimbursement mentioned would need to be paid via courier.

Miss J’s representatives have provided messages which they assert were exchanged between Miss J and the alleged scammer. However, these messages are not in English. It is not for our Service to translate these. I would have expected Miss J’s professional representatives to have translated the messages before providing them.

On the one hand, Miss J appears to be arguing that the alleged scammer was pretending to be Alexander. On the other hand, Miss J does not appear to take issue with the cleansing service she received, but rather that she did not receive the reimbursement she says she was promised.

A striking feature in this case is that Miss J received a significant credit from one of the payees she argues was connected to the alleged scam. I find this unusual and not indicative of an impersonation scam.

Taking all the above points together, I cannot safely conclude that Miss J has fallen victim to a scam/suffered a loss. It is quite possible that this matter is a civil dispute.

Even if I was able to conclude this was a scam, I take the view that this complaint would still fail. I have weighed in the balance the payment transactions concerned, the spending activity on Miss J’s Revolut account, and the type of payees in question. Having done so, I consider that the new beneficiary warnings Revolut provided Miss J for Payments 1, 4 and 5 – which she ignored – were proportionate to the aggravating and mitigating features present. Even if it could be argued otherwise, I have not seen anything persuasive to suggest that Miss J would have heeded any other type of automated warnings from Revolut. I am certainly not persuaded that the human intervention threshold has been crossed in this case.

## **Conclusion**

Taking all the above points together, I do not find that Revolut has done anything wrong in the circumstances of this complaint. Therefore, I will not be directing Revolut to do anything

further.

In my judgment, this is a fair and reasonable outcome in the circumstances of this complaint.

**MY PROVISIONAL DECISION**

For the reasons set out above, I am currently minded not to uphold this complaint.

Tony Massiah

**Ombudsman**