

## **The complaint**

Miss A complains that Revolut Ltd won't refund the full amount of money she 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. But in summary and based on the submissions of both parties, I understand it to be as follows.

Miss A complains that she sent several payments to what she thought was a legitimate task-based job.

When Miss A realised she had been scammed, she raised a complaint with Revolut.

Revolut looked into the complaint but didn't think it had done anything wrong by allowing the payments to be made. So, Miss A brought her complaint to our service.

Our investigator looked into the complaint but didn't uphold it. Our investigator didn't think the payments were of a value that would have triggered Revolut's automatic payment checking system. He also found Revolut intervened on some of the payments, but Miss A wasn't accurate with her responses to its questions.

As Miss A didn't agree with the investigator's view, the complaint has been passed to me to decide.

## **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 very 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 focussed on what I think is the significant part here. If there's something I've not mentioned, it isn't because I've ignored it. I haven't. 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.

Where the evidence is incomplete, inconclusive, or contradictory, I must make my decision on the balance of probabilities – that is, what I consider is more likely than not to have happened in the light of the available evidence and the wider surrounding circumstances.

In line with the Payment Services Regulations (PSR) 2017, consumers are generally liable for payments they authorise. Revolut is expected to process authorised payment instructions without undue delay. As an Electronic Money Institution (EMI), they also have long-standing obligations to help protect customers from financial harm from fraud and scams. However, there are many payments made by customers each day and it's not realistic or reasonable to

expect an EMI to stop and check every payment instruction. There's a balance to be struck between identifying payments that could potentially be fraudulent, and minimising disruption to legitimate payments.

Having considered the size of the individual payments, I'm satisfied they were not of a value or remarkable enough to have triggered Revolut's payment checking process. The payments were spread across different days and didn't reach a value that I think ought to have put Revolut on notice that Miss A could be at risk from a fraud or scam.

Having said that, Revolut did stop several of Miss A's payments and intervened. Revolut asked for a payment purpose and then gave Miss A targeted warnings based on the answers she gave. As Miss A didn't answer the questions accurately, she wasn't given warnings relevant to a job scam, even though this was one of the options she could have selected.

As well as automated warnings, Revolut also stopped a payment and spoke to Miss A. Having listened to the call, the advisor asked a appropriate number of questions given the value of the payment and the identifiable risk at the time.

Here Miss A gave a cover story that had been given to her by the scammer. Although Miss A again didn't give accurate details or was forthcoming with the true purpose of the payment, she did get warnings relevant to the scam she was falling victim to.

The Revolut advisor also told Miss A that if she had been told to mislead the bank, was being guided by someone advising her to change her story, or was using social media messaging services to speak to someone (all of which were relevant in Miss A's circumstances), it is a scam. Although at the end of the call the advisor tells Miss A again that based on her answers she is likely being scammed, she still went on to make the payment anyway.

As the money went to accounts in Miss A's own name, no recovery would be possible. If any money had remained in those accounts, Miss A could have moved the money back herself.

So, given what I've said above, I don't think Revolut could have prevented these payments being made. Revolut did more than I would have expected in the circumstances but Miss A ignored the warnings she was given. I realise this means Miss A is out of pocket and I'm sorry she's lost this money. However, for the reasons I've explained, I don't think I can reasonably uphold this complaint.

### **My final decision**

My final decision is that 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 24 February 2026.

Tom Wagstaff  
**Ombudsman**