

## THE COMPLAINT

Mr O complains that Revolut Ltd (“Revolut”) will not reimburse him money he says he lost when he fell victim to a scam.

Mr O is represented by Oakwood Solicitors (“Oakwood”) in this matter. However, where appropriate, I will refer to Mr O 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.

Mr O says he has fallen victim to a job scam. In short, he says that scammer(s) tricked him into making payments to receive income from completing various job tasks.

I do not intend on setting out a detailed list of all the payments in question. I say this given the volume and the fact that neither party in this matter has disputed the list of transactions the investigator at first instance set out in their assessment. Instead, I will provide a summary. The transactions concerned appear to be:

- Approximately 120 in total amounting to circa £11,000
- Made in February 2025
- Push-to-card payments and international transfers
- Ranging from approximately £40 to £100

Mr O disputed the above with Revolut. When Revolut refused to reimburse Mr O, he raised a complaint, which he also referred to our Service.

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

Having done so, I find that the investigator at first instance was right to reach the conclusion they did. This is for reasons I set out in this 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 courtesy 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.

### **Key findings**

- Mr O made over 100 payment transactions towards the scam. Given this volume, I will not be assessing whether each individual payment ought to have flagged on Revolut's fraud detection systems. Instead, I will take a step back and consider all the payments holistically.
- Having done so, I am of the view that many of Mr O's payments ought to have triggered Revolut's systems. I say this due to the velocity of some of the payments – rather than their individual values – and the fact that many of them were made to several different payees.
- I can see that Revolut did in fact intervene in several of Mr O's transactions. Those interventions resulted in different types of automated warnings being presented to Mr O.
- I find that Revolut's automated warnings were, by and large, proportionate to the payments Mr O made.
- However, I also take the view that Revolut ought to have carried out human interventions regarding some of Mr O's payments. I say this because of the aggravating features I have identified (set out in the second bullet above).
- That said, I am not persuaded that human interventions from Revolut would have made a difference in the circumstances. I have reached this conclusion for the reasons set out below.

The investigator asked Mr O's representatives, Oakwood, the following questions. One, why did Mr O select "family and friends" as a purpose for some of his payments, rather than "job opportunity"? Two, why did Mr O make his payments to multiple payees and did not challenge the scammer about this? Three, why did Mr O ignore the warnings Revolut provided him? Oakwood responded with the following:

*"The scammer pressurised him [Mr O] and advised that if family and friends was not selected, the payment would not go through and [Mr O] would subsequently not receive his funds."*

*"As he could witness other individuals supposedly following the scammer's advice and withdrawing their funds, [Mr O] believed he would be able to withdraw the funds should he follow the scammer's instructions."*

*"The scammers had guided him through making the payments and how to respond to Revolut's questions. As these questions were not detailed or specific enough to concern [Mr O], the scammer was able to guide him through the bank's questioning."*

Having considered Oakwood's submissions, I am persuaded that Mr O was very much under the scammer's spell at the time of the scam. This is supported by the fact that Mr O did not heed any of the scam warnings Revolut provided him regarding some of his payments. A striking feature in this case is the fact that Revolut intervened in Mr O's payments on at least 25 separate occasions – presenting Mr O with automated scam warnings. Whilst these warnings were not tailored to the specific scam Mr O was falling victim to – they did contain robust wording about the dangers of scams. For example:

*"It's important you answer honestly. If you're being pressured to hide any details about this transaction, you could be being scammed. Please take this warning seriously."*

*"Is anyone pressuring you to make this transaction? If you're being told what to say, or that you need to act quickly, this transaction may be a scam."*

*"Please be aware. If someone is telling you to ignore these warnings, they're a scammer. Only continue if you're sure nobody is pressuring you to make this transaction."*

In Oakwood's submissions (mentioned above), they state that the scammer effectively 'coached' Mr O and pressured him to make the payments concerned. Despite this, I note that Mr O not only ignored Revolut's warnings, but he also selected misleading payment purposes. Revolut's warnings clearly explained the dangers of being told what to say about payments and any pressure to make them – all of which Mr O did not heed.

I have relied on the above factors to help me assess how Mr O would have likely responded to any human interventions from Revolut. I have not seen anything to suggest that Mr O would not have likely frustrated any such interventions – like he did with the automated warnings – thereby alleviating any concerns Revolut may have had at the time. As Oakwood submits, *"The scammers had guided him through making the payments and how to respond to Revolut's questions."*

Oakwood have provided screenshots of messages exchanged between Mr O and the scammer. The investigator requested full chat transcripts, rather than screenshots. Oakwood responded stating that Action Fraud had *"requested that [Mr O] deleted the chats with the scammers. As such, he is not able to provide the full transcript"*. I find this to be an unusual request from Action Fraud. In any event, without seeing the full chat transcript, I cannot fairly rely on screenshots of messages to assess causation.

### **Other points**

- I am not persuaded this is a case where Revolut, contrary to Mr O's instructions, should have refused to put Mr O's payments through.
- Regarding recovery, from what I can see, Revolut attempted this, but to no avail. Further or alternatively, the likelihood that even if prompt action had been taken by Revolut on or immediately after the fraud was reported, any of Mr O's money would have been successfully reclaimed seems slim. I say this because in these types of scams, fraudsters tend to withdraw/transfer out their ill-gotten gains immediately to prevent recovery.

### **Conclusion**

Taking all the above points together, I do not find that Revolut has done anything wrong. 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 FINAL DECISION**

For the reasons set out above, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 2 February 2026.

Tony Massiah  
**Ombudsman**