

The complaint and background

Mr A complains that Revolut Ltd (“Revolut”) won’t reimburse the money he lost when he fell victim to an employment scam in 2025.

Our investigator didn’t uphold the complaint. He noted that Revolut had intervened with multiple transactions via tailored written warnings and calls with Mr A. Mr A had provided inaccurate responses when asked for the purpose of the payments and when he was asked direct questions about how the funds were going to be used.

Mr A’s representative asked for the matter to be referred to a decision. It didn’t think the interventions were proportionate or substantive and didn’t feel that they demonstrated that Mr A hadn’t been forthcoming. And it provided several examples of where it felt Revolut could have probed more with its questioning.

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 taken into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, I agree Revolut ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

Revolut provided a tailored warning for the first two payments to the scam, which were relatively low in value. It had also provided tailored warnings for three earlier payments which were ultimately cancelled by Mr A who had selected the options to indicate that they were taking too long, and the process was too complicated.

For each of these, Mr A had been directed to a ‘truth agreement’ statement and had indicated that the payments were being made to his own accounts and/or to his investment account. But Mr A had been presented with the option to select “It’s related to a job opportunity” each time – which would have been a far more accurate reflection of the payments he was making. By not selecting the most suitable option, Revolut’s ability to provide a warning that would resonate with Mr A was hindered.

Following this, Revolut had two phone calls with Mr A – and these were at the point, or perhaps sooner, than I would have expected. Within these calls, he expressed that he hadn’t spoken to anyone about the payments he was making, no one was helping with them, he hadn’t joined any group chats, and hadn’t spoken to anyone about dealing with Revolut. Based on the testimony our Service has received and the evidence I’ve seen, these answers were inaccurate and misleading. Mr A also focused on the payments being made for investment purposes, when he was actually making the payments for a purported employment opportunity.

I'm inclined to say that the interventions were proportionate. But, even if I were to proceed on the basis that Revolut ought to have done more, I'm not persuaded that this would have prevented Mr A's loss.

I say this because it's clear that Mr A was under the spell of the scammer and was avoiding alerting Revolut to what was really happening. Despite being given numerous opportunities to do so, Mr A didn't reveal that he was making payments for employment purposes. Not only was he not forthcoming with information but he provided inaccurate responses to questions asked of him. So I'm persuaded that if there had been further or better questioning, Mr A would have continued to answer in a similar way to ensure the payments he was making were processed, as he believed this to be a legitimate opportunity.

While Mr A has been the victim of a cruel scam, I can only uphold his complaint if I'm satisfied that any failings on Revolut's part made a material difference to what happened. For the reasons given, I'm not persuaded that there were failings on Revolut's part or that any perceived failings made a material difference overall.

My final decision

For the reasons given, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 14 April 2026.

Melanie van der Waals
Ombudsman