

## **The complaint**

Mr O complains that Revolut Ltd won't refund the full amount of money he 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.

Mr O complains that he sent several payments to what he thought was a legitimate task-based job.

When Mr O realised he had been scammed, he 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, Mr O brought his complaint to our service.

Our investigator looked into the complaint but didn't uphold it. Our investigator found Revolut intervened on some of the payments, but Mr O wasn't accurate with his responses to its questions.

As Mr O 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.

Given the value and identifiable risk of the payments Mr O made, the most I would have expected Revolut to do to intervene is giving Mr O an automated warning and questions to narrow down the payment purpose and wider circumstances of the payments. From here Revolut should have provided warnings based on Mr O's responses to its questions.

Revolut did do that and Mr O didn't answer its questions accurately. There was an option to tell Revolut he was making the payments towards a job opportunity and this would have given him targeted warnings more relevant to the scam he was falling victim to. Instead, Mr O was sharing the screen options with the scammer and following their instructions on how to complete the questions. Having said that, some of the warnings did display the characteristics of a job scam, Mr O still went on to make the payments though.

So, I'm satisfied Revolut didn't need to do anything more in the circumstances of this complaint and couldn't have prevented Mr O from making the payments.

It's worth noting that even if Revolut had moved to human intervention (which for the avoidance of any doubt I don't find it needed to), I find it most likely Mr O would again have shared the questions he was being asked and the scammer completed them for him.

As Mr O made the payments to other account in his name, no recovery would be possible.

I'm sorry to disappoint Mr O, but for the reasons I've given above, I don't find I can 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 Mr O to accept or reject my decision before 25 February 2026.

Tom Wagstaff  
**Ombudsman**