

The complaint

Mr B is unhappy that Revolut Ltd (Revolut) won't reimburse money he lost to a scam.

What happened

The details of this complaint are well known to both parties, so I won't repeat everything here. In summary, Mr B has advised he made several payments from his Revolut account in December 2025 which he ultimately lost to a scam. Mr B has said he lost around £10,000 from his Revolut account as a result of the scam.

Mr B raised a complaint with Revolut. It investigated the complaint but didn't uphold it. It didn't think it had done anything wrong by allowing the payments to go through. So, Mr B brought his complaint to our service.

Our Investigator looked into the complaint but didn't uphold it. Our Investigator explained that Revolut had discussed some of the payments with Mr B and provided warnings before releasing them, but he provided incorrect information when asked about them which prevented Revolut from identifying the scam.

Mr B remained unhappy, so the complaint has been passed to me for a review and decision.

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 done so, I've come to the same outcome as the Investigator for largely the same reasons. I'll explain why.

I'm 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 heart of the matter here. If there's something I have not mentioned, it isn't because I have ignored it. I haven't. I'm satisfied that 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.

It isn't in dispute that Mr B authorised the payments he made from his Revolut account. The payments were requested using his legitimate security credentials provided by Revolut and the starting position is that firms ought to follow the instructions given by their customers in order for legitimate payments to be made as instructed.

However, I've considered whether Revolut should have done more to prevent Mr B from falling victim to the scam, as there are some situations in which a firm should reasonably have had a closer look at the circumstances surrounding a particular transfer. For example, if it was particularly out of character.

Revolut recognised that some of the payments being made were high risk and provided Mr B with advice and warnings to try and protect him from being scammed. It reached out to Mr B on its chat service to query some transactions. It also spoke to him twice.

The information Mr B provided in the calls wouldn't have highlighted to Revolut that he was at risk of falling for a scam. I have highlighted some of the key messages shared across the calls:

- Revolut made it clear that Mr B should answer truthfully and that if he was being scammed the fraudster may ask him to hide the real reason for the transaction.
- It also highlighted that if he was being told what to say or being pressured to make a payment then it's likely to be a scam.
- It also explained that a legitimate institution will never ask you to hide information about a payment.
- Revolut asked if Mr B would keep control of the funds. It explained that people often fall for a scam when the funds are transferred out of their Revolut account into a third-party wallet or account that they cannot control.
- It also made it clear that scammers will often seek to gain a customer's trust by initially allowing small withdrawals, giving the impression that profits are being made. However, customers are later told they need to pay fees and taxes before any profits can be withdrawn. Revolut explained that any payments made towards these costs will ultimately be lost to a scam.

I think it would have been difficult for Revolut to provide Mr B with further advice on how to protect himself in these calls based on the information he had given it. This is because Mr B didn't highlight that the payments he was making were for a job where he was being guided by the scammers on where to send the payments. If Mr B had advised that he was being pressured to make payments and that he was required to send funds to them as part of his job, which would be moving out of his control, then I think Revolut would have identified this as a red flag and taken further steps to protect him. Unfortunately, Revolut were prevented from knowing the true purpose of the payments. And so, I don't think it acted unreasonably by providing the scam warnings it did.

Mr B has advised that Revolut should have intervened on other payments as they were unusual compared to his account history. But it's clear that Mr B trusted what he was being told by the scammers about the job role and that he was willing to provide inaccurate information in order to get the payments processed. He reached out to the scammers, sharing screenshots of the intervention from Revolut and answered its questions in line with what the scammer had advised, so, I don't think he would have revealed much about the circumstances around the payments, if Revolut had intervened on other payments. On balance, I believe that Mr B would have continued answering the questions in a way which allowed the payments to go through.

Mr B has also shared details about his ongoing health challenges. I'm sorry to learn about this and I thank him for sharing this information with us. But I've not seen anything to show that Revolut was aware, or ought to have been aware, of this information at the time of the disputed payments, so I'm not persuaded it should reasonably have done anything differently. And as explained above, it spoke to Mr B twice and highlighted its concerns on the payments. And I cannot reasonably ignore the responses Mr B provided when it questioned him about them. Having listened to the calls, I also don't think there was anything which would have suggested that Revolut ought to take additional steps, beyond what it did before proceeding with the payments.

I have also considered whether Revolut could have done anything to recover Mr B's payments once the scam was uncovered, However, most of the funds were converted into cryptocurrency and paid to the scammers. Therefore, I don't think there was any realistic possibility of recovery.

My final decision

For the reasons I've explained, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 21 May 2026.

Aleya Khanom
Ombudsman