

The complaint

Mrs S complains that Revolut Ltd won't refund money she lost when she was a victim of a scam.

What happened

The background to this complaint is well known to both parties and so I'll only refer to some key events here.

Mrs S fell victim to a task-based job scam, having come across an advert on social media in late 2025. As part of the scam, Mrs S was required to like social media videos. But more challenging tasks required her to deposit funds – which she understood would be returned along with her wages. Mrs S was also told that to withdraw her money she needed to deposit funds to improve her credit score. Despite paying this, Mrs S was then asked for further funds which prompted her to inform her husband – which uncovered the scam.

Mrs S made five transactions totalling about £6,000 between 1 and 5 January 2026. These were made to legitimate crypto providers, with the funds then forwarded on as part of the scam.

Mrs S notified Revolut she'd scammed and raised a complaint. This was rejected by Revolut – with them saying they weren't responsible for her loss.

The complaint was referred to the Financial Ombudsman. Our Investigator didn't think Revolut had to refund Mrs S. This was because Revolut carried out additional checks before processing some of the payments Mrs S attempted and, as part of this, provided warnings tailored to job scams. So, she thought Revolut did enough in the circumstances – but unfortunately, and likely due to the coaching of the scammer, the warnings didn't resonate with Mrs S. Our Investigator also didn't think Revolut could've done anything more to recover Mrs S's funds.

Mrs S requested for an Ombudsman to review her complaint. So, the matter 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 sorry Mrs S has been the victim of a scam. I understand it is a lot of money she has lost and that, consequently, she is experiencing financial difficulties. I sympathise greatly. I also understand why Mrs S would do everything she can to try and recover her loss. But I must consider if Revolut are responsible for it. Having done so, and while I know this won't be the outcome Mrs S is hoping for, I don't think they are. I therefore don't think Revolut have acted unfairly by not refunding the payments. I'll explain why.

It isn't disputed that Mrs S authorised the payments from her Revolut account. Generally, consumers are liable for payments they authorise and Revolut are also expected to process authorised payment instructions without undue delay. However, taking into account the regulatory rules and guidance, relevant codes of practice and good industry practice, including the Consumer Duty, there are circumstances where it might be appropriate for Revolut to take additional steps or make additional checks before processing a payment to help protect customers from the possibility of financial harm from fraud.

I wouldn't have expected Revolut to have intervened before processing the first payment – given its relatively low value. But Revolut have shown they carried out additional checks before the second and penultimate payments were made. I think this was reasonable in the circumstances. I've therefore thought about whether their checks were proportionate to the risks associated with the payments. Having done so, I think it was. This is because:

- Revolut told Mrs S that something didn't look right and that they'd identified the transactions as a potential scam. They then told her to answer their questions honestly, and that if she was being pressured to hide any details about the payments then she could be being scammed. Mrs S acknowledged these warnings, confirming that she understood she might not get her money back if she didn't answer honestly and it turned out to be a scam.
- Mrs S confirmed that she was completing the transactions by herself. This was despite Revolut warning that if anyone was telling her what to say then it may be a scam.
- Mrs S also acknowledged Revolut's warning that if someone was telling her to ignore their warnings, they're a scammer.
- When asked for the purpose of the payments, Mrs S confirmed that she was sending the funds to her own crypto account.
- Revolut provided a job-scam specific questionnaire for the second payment. This, amongst other things, included:
 - A scenario of an online job scam victim – explaining they were offered a part-time job that paid well for doing simple tasks, such as 'liking' products and boosting app ratings. And it explained that this victim earned small commissions for each task and they could even withdraw a small amount of money (which made it seem legitimate). But when it came to withdrawing their earnings, they were told the funds were frozen and they needed to make further payments to cover fees.
 - Revolut warned Mrs S that *"legitimate job offers rarely come unsolicited via SMS or social media like Facebook or Instagram, especially highly paid simple tasks"*, that *"legitimate employers and platforms don't require you to pay money to earn money, or to 'top up' an account to carry out tasks"* and *"legitimate employers will deduct any fees from your winnings, not demand a separate upfront payment"*.
 - Revolut advised Mrs S to verify if the company was legitimate through legitimate channels e.g. company websites. And to look out for regulatory status, customer and employee reviews, and verified contact details.
 - Revolut advised Mrs S to expect an interview – whether in person or via video call – as part of legitimate recruitment, along with official company email domains.
- Revolut also told Mrs S:

"Never ignore these warnings"

Scammers will tell you to ignore warnings. If this happens, don't listen – it's a scam."

I think Revolut took reasonable steps to understand the surrounding circumstances of the payments to establish if Mrs S was at risk of financial harm. I also consider that, despite Mrs S not informing Revolut the payments were being made as part of a job opportunity (even though that option was available to select), they acted reasonably by providing warnings tailored to that scam risk. And the job scam warnings were clear and relevant to Mrs S's own situation – as she came across the opportunity via social media, she was being paid to complete simple tasks, she had to pay money to earn money, and she was also told to deposit funds to withdraw her earnings.

These warnings therefore ought to have resonated with Mrs S. At which point, I understand that Mrs S was being coached and guided by the scammer through the payment process. I sympathise with Mrs S as I appreciate that she was being manipulated by the scammer and followed their instructions under the belief it was a legitimate job opportunity. But I can't fairly hold Revolut responsible for that – as they were reliant on Mrs S engaging with their fraud prevention checks openly and positively. And given Mrs S confirmed she wished to proceed with the payments following her acknowledgement of the warnings they provided, I think it was reasonable for Revolut to process them upon receiving her instruction(s).

Ultimately, I think Revolut did enough to warn Mrs S about the common features of job scams. And based on her responses (which I haven't set out fully here) and her confirmation that she wished to proceed, I don't think Revolut would've had enough reason to suspect the payments were being made for anything other than legitimate purposes. It follows that I don't think Revolut can be held responsible for Mrs S's loss.

I've also considered whether, on being alerted to the scam, Revolut could have done anything to recover Mrs S's losses, but I don't think they could. This is because the payments were made to legitimate crypto providers before forwarded on to the scam. And so, no funds remained and – for the debit card payments – there would've been no reasonable prospect of success via chargeback claims.

I know Mrs S will be disappointed by this outcome. I realise she is the innocent victim of a scam and I'm not trying to place any blame on her for what's happened. But it would only be fair for me to direct Revolut to refund her loss if I thought they were responsible – and I'm not persuaded that this was the case. For the above reasons, I think Revolut has acted fairly and so I'm not going to tell them to do anything further.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 15 April 2026.

Daniel O'Dell
Ombudsman