

The complaint

Miss P complains that Revolut Ltd won't refund money she lost when she was the 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.

Miss P fell victim to a job scam in May 2025. It involved Miss P completing daily tasks (orders) of reviewing hotels – which paid commission along with a £350 salary for every five consecutive days worked. Miss P was told the job was flexible and would only take 30 to 45 minutes each day. As part of the scam, Miss P was required to fund her account on the 'job platform'. And she made 11 push-to-card payments from her Revolut account to a single payee totalling nearly £6,000.

Miss P realised she'd been scammed when she had to keep depositing more money to complete the tasks. She notified Revolut of what happened and raised a complaint. Revolut rejected it.

The complaint was referred to the Financial Ombudsman. Our Investigator didn't think Revolut had to refund Miss P. They didn't think the payments would've given Revolut reason to think Miss P was at risk of financial harm from fraud. So, they thought it was reasonable for Revolut to have processed them in accordance with Miss P's instructions. Our Investigator also didn't think Revolut could've done anything to recover Miss P's funds.

Miss P disagreed, and so the matter was passed to me to decide. I wrote to both parties and explained that I thought the complaint should be upheld in part. I said:

- I think Revolut had reason to consider Miss P might be at risk of financial harm from fraud or a scam at the point of the tenth payment. This is because, although this was a relatively low value payment, by this point, Miss P had made ten payments to a new push to card beneficiary in the space of five days – totalling nearly £5,000. This type of activity was also very out of character for Miss P's account – as it had minimal use since being opened in July 2024.
- I also consider that Revolut should've been concerned by the payments, mostly, increasing incrementally in value (starting below £100 before increasing to several hundred pounds and then over £1,000). Further to this, I think Miss P processing two payments (9 and 10) of the same value only one minute apart – when also considering the prior activity – ought to have been seen as suspicious.
- Because of this, I think Revolut had enough reason to suspect Miss P could be at risk of financial harm. And so, I think Revolut should've intervened before processing the tenth payment. I consider a proportionate response to the risk associated with the payments by this point would've been for a human intervention – such as referral to the in-app chat to allow Revolut to better understand the surrounding circumstances of the payment Miss P was trying to make.

- I've no reason to think Miss P wouldn't have been honest about the purpose of the payments if questioned. I haven't seen anything to show she was told – or agreed - to mislead Revolut by the scammer. And so, I think Miss P would've likely explained she was making the payments as part of a job opportunity. Further probing would've uncovered common hallmarks of this type of scam – such as receiving unsolicited contact, completing batches of tasks (reviewing hotels) and depositing funds that would later be withdrawn.
- At which point, I think Revolut would've uncovered the scam and been able to warn Miss P against making any further payments. I think, on balance, Miss P would've been receptive to such a warning and heeded Revolut's advice. So, I think Revolut could've prevented Miss P's loss for the last two payments (totalling £2,135.80).
- But I think Miss P could've taken greater steps to protect herself from the scam too – as I think the idea of paying to earn money, receiving unsolicited contact about the job opportunity, carrying out fake reviews along with the unrealistic commission/salary for completing simple tasks should've given Miss P reason to question the legitimacy of it.
- So, in this situation, I think it would be fair to share liability.

I therefore thought it would be fair and reasonable for Revolut to refund 50% of the last two payments - £1,067.90. And pay 8% simple interest on this amount from the date of the payments (15 May 2025) to the date of settlement.

Revolut agreed to this.

Miss P remained in disagreement and asked for a final decision on her complaint. She didn't think her vulnerability at the time had been fully considered – with her mental health significantly affected which impacted her judgment and ability to recognise the warning signs I'd referred to. So, Miss P thought a greater level of reimbursement would be appropriate in the circumstances.

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've thought carefully about what Miss P has said, but I'm not persuaded to depart from the above. I'll explain why.

I've not received any further submissions in response to the point in which I said Revolut ought to have intervened (the tenth payment). Nor has it been argued that such an intervention would've gone any differently to what I described was most likely to have happened. I therefore don't intend to cover this any further. Instead, Miss P doesn't think the outcome I proposed fully reflects – or takes into account - her personal circumstances (vulnerability) at the time. I'll therefore focus on that here.

I want to reassure Miss P that I don't underestimate the difficult circumstances she found herself in at the time of the scam. I understand that she was dealing with a lot of issues, and I accept this likely led to her being more vulnerable to falling victim to the scam. I haven't made my decision lightly. But while I'm sympathetic to Miss P's situation, I can't fairly ignore that there were significant 'red flags' associated with the job opportunity. And I think Miss P ought reasonably to have had concerns about the legitimacy of job – even considering her vulnerability – because of them.

I won't set them all out here. But I think receiving unsolicited contact regarding a job opportunity that paid £350 for every five consecutive days worked in addition to commission that was expected to have been between £60-£80, for only 30-45 minutes of daily work, ought to have been seen as simply good true. Particularly when the job involved the completion of relatively simple tasks. Further to this, the job entailed providing fake hotel reviews – which in itself should've given Miss P reason to question if it was genuine. But also, and quite importantly, I think the idea of having to pay to earn money – and to degree of nearly £6,000 – should've been alarming to Miss P. And considering all of this, I think it would've been reasonable to have expected her to have taken greater caution before proceeding to make the payments. If Miss P had done this, such as researching these types of jobs online or speaking to a friend of family member, then I think she would've likely become aware the job wasn't legitimate – thereby preventing her loss.

For these reasons, I remain of the view that it would be fair and reasonable to reduce the award by 50% to recognise Miss P's role in what happened. It follows that I think Revolut should refund £1,067.90 and pay 8% simple interest to recognise the loss of use of money she suffered.

I know Miss P will likely remain dissatisfied with this outcome, as she is only receiving a small refund of the loss she suffered, but I think it is fair in the circumstances.

My final decision

My final decision is that I uphold Miss P's complaint in part. I direct Revolut Ltd to pay Miss P:

- £1,067.90
- 8% simple interest, per year, from 15 May 2025 to the date of settlement less any tax lawfully deductible.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 6 May 2026.

Daniel O'Dell
Ombudsman