

## **The complaint**

Mr M is unhappy with how Revolut Ltd handled matters when he reported to them that he'd fallen victim to a scam. He also complains they have not helped recover or return the loss which resulted from the scam.

## **What happened**

The detailed background to this complaint is well known to both parties, so I'll only provide a brief overview here.

Mr M was travelling abroad with a friend. They went to a local establishment and on exit were forced to pay a table fee of 800 Turkish Lira. Mr M says they were not made aware of the charges before entering and from his research, he has found this to be a common scam.

Mr M says fearing for their safety he attempted to make the payment utilising his virtual Revolut card. His payment attempts were declined. So Mr M's friend made the payment using his Revolut card.

Mr M notified Revolut and reported the incident to the local authorities.

Revolut explained no payments had been made from Mr M's account and that it could not take action on another user's account unless the request came from the account holder. It advised Mr M, to ask his friend to contact them directly via the in-app support.

Unhappy with Revolut's response Mr M brought his complaint to this service. One of our investigators thought there were limits as to how much of his complaint we could consider under the Financial Conduct Authority ('FCA') rules. And for what we could consider, she didn't think the complaint should be upheld.

Mr M asked to appeal the outcome reached by the investigator. But as he hadn't specified what he disagreed with I issued a jurisdiction decision in which I explained the limits on which parts of Mr M's complaint we can consider and why. In short, I said we only had the power to consider his complaint about Revolut's actions in relation to his own account with them. Regarding his complaint about his friend's account – I explained why he isn't an eligible complainant.

## **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, there is not much I can add to what the investigator has already said about actions Revolut took when Mr M notified them of the scam.

Mr M has not suffered a financial loss in these circumstances.

The payments attempted using Mr M's virtual debit card were declined.

I've seen that when Mr M contacted Revolut to report the scam, it confirmed to him that no funds had left his account and correctly advised if his friend (who had suffered a financial loss) wanted to raise a dispute he should do so by contacting them directly.

I don't believe therefore that Revolut can reasonably be expected to have done any more in this case.

### **My final decision**

For these reasons, my final decision is that I don't require Revolut Ltd to do anything further to resolve Mr M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 18 August 2021.

Sonal Matharu  
**Ombudsman**