

A written copy of this final decision has been provided along with your BSL translation.

### **The complaint**

Mr B complains that Revolut Ltd won't refund him after he believes he fell victim to a scam.

### **What happened**

Mr B has explained that he newly joined a social media platform where he met an individual I'll refer to as 'L'. He's explained that during conversations with L, she would ask for money for day-to-day expenses such as taxis or mobile phone bills. Mr B initially agreed to these payments, but after around two weeks, Mr B says he realised he was being manipulated, which caused a deterioration to his mental health.

Mr B has explained he asked for money back from L, but she would tell him to make one more payment before she paid him back. Despite making further payments, L never gave Mr B any money back he'd sent her. Mr B initially made payments via another e-money payment transfer provider, but later moved on to sending faster payments via Revolut. In total, Mr B made around 25 payments to L from his PayPal account, totalling around £700.

When L continued to not return any of the funds Mr B had sent her, Mr B contacted Revolut, believing he'd fallen victim to a scam. Revolut considered Mr B's claim. However, it concluded that it had taken adequate steps to protect Mr B from financial harm, based on the payments he was making, and therefore didn't consider it was liable to reimburse him.

Unhappy with Revolut's response, Mr B referred the complaint to our service. An investigator considered Mr B's complaint but didn't uphold it. The investigator thought that as there was no prior transaction history for Revolut to compare the transactions to, the payments weren't sufficiently unusual to have alerted Revolut that Mr B may be at risk of financial harm from fraud, based also on the value of the payments being made.

As Mr B disagreed with the investigator's view, the complaint has been referred to me for a final decision.

As part of my investigations, I've spoken informally with Mr B regarding his complaint and explained that while I'm reaching the same overall outcome as the investigator, it is for

different reasons. I've set these reasons out formally below.

### **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.

Before I can consider whether Revolut took sufficient steps to protect Mr B from financial harm from fraud, I first need to conclude that the evidence suggests Mr B did, more likely than not, fall victim to a scam.

Based on everything I've seen, while I'm sorry to disappoint Mr B, I don't think the evidence

available supports his complaint that this was in fact a scam, rather than a dispute/misunderstanding regarding goods and services. It therefore follows that I don't think

Revolut is liable to reimburse him his losses. I'll explain why.

In order to conclude that Mr B was scammed by L, I'd need to conclude that the very purpose for which L procured payments from Mr B was different to what Mr B believed, due to dishonest deception.

Mr B has provided screenshots of his conversations with L, as well as screenshots of her social media platform he met her on. From these screenshots, I think it's quite clear that L was providing an explicit service, requiring payments – and that this was the reason for her requesting regular payments from Mr B.

I appreciate Mr B was unaware that L was providing this service, or that this was the reason for her payment requests. However, while I don't doubt there has been a misunderstanding here about what was being offered by L, that misunderstanding does not amount to dishonest deception, as I think L was sufficiently clear from the outset on this. I therefore can't conclude that Mr B's complaint meets the definition of a scam, or that Revolut is therefore liable for his losses.

I understand this will be frustrating and disappointing to Mr B. Mr B has sent a considerable sum of money to L based on a misunderstanding of what he was paying for. However, the fault for his losses do not lie with Revolut, and it's simply the case that I can't fairly tell Revolut to pay him the money he's lost, because I don't think Revolut has treated him unfairly or was otherwise at fault here.

### **My final decision**

My final decision is that I don't uphold Mr B's complaint against Revolut Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 1 October 2024. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 2 October 2024.



Kirsty Upton  
**Ombudsman**