

## **The complaint**

Miss A complains Revolut Ltd didn't do enough to protect her when she fell victim to an online ticket scam.

## **What happened**

Miss A saw an advert on a well-known social media platform for tickets to a concert which she decided to buy for her daughter as a once in a lifetime opportunity. Miss A says she ended up paying the person who was advertising the tickets £720 from an account with Revolut but never received any tickets. Miss A says she discovered the person was a scammer and that the business account involved was one that had been reported as fake months before. She says she passed this information onto Revolut and its response was extremely poor. Miss A complained to Revolut about the fact that she hadn't got her money back still and about Revolut's poor response, including poor customer service and allowing the account in question to remain open.

Revolut looked into Miss A's complaint and said that it had provided appropriate warnings when she'd made the payments in question and that she'd gone ahead. Revolut also said that it had attempted recovery but hadn't been able to get her money back. For those reasons, Revolut said it wasn't going to uphold her complaint. Miss A was unhappy with Revolut's response and complained to us saying, amongst other things, that Revolut hadn't taken her concerns seriously or looked into them.

One of our investigators looked into Miss A's complaint and said that they didn't think Revolut had acted unfairly. So, they didn't recommend that it be upheld. Miss A wasn't happy with our investigator's recommendation and asked for her complaint to be referred to an ombudsman for a decision. Her complaint was, as a result, passed to me.

## **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.

In this case I can see that Miss A sent four payments – of £200, £200, £120 and £200 at 16:20, 16:24, 16:30 and 16:57 – to someone she says she saw advertising concert tickets on a well-known social media platform. I've seen the messages between Miss A and the person in question, and it does look like Miss A was scammed and was tricked into sending additional payments too – it looks like she originally agreed to buy two tickets for £130 each. I can see that Revolut displayed warnings when Miss A attempted these payments – not because they were large enough to be of concern but because they were to a new payee. And later on, I can see that Revolut asked Miss A about the purpose of the payments – to which she replied “paying a friend or family” in relation to which she received appropriate warnings. I agree, having seen what Revolut did before the payments went out, including the warnings it gave, that it wouldn't be fair or reasonable to have expected it to do more. Its responses were proportionate to the risks involved.

I can see that Miss A provided Revolut with additional information the day after she reported

the fact that she'd been scammed. I can understand why, given what she said, she is so unhappy with Revolut's response. I can, however, see that the payments were all what's known as push to card payments and that they went to an overseas account. I can, therefore, understand why Revolut would have struggled to recover any money as there's no obvious mechanism. I've also seen nothing else in the evidence to say that Revolut ought to be liable on the basis that it could have done more.

I can understand why Miss A is so unhappy about Revolut's response generally. Having read the chat transcript between her and Revolut, it's clear she wanted someone to call her and that she was given inconsistent information. It's possible that Miss A didn't fully appreciate that Revolut communicates almost exclusively in-app – it seems she opened the account the same day she paid for the tickets so she might not have been familiar with Revolut and how it operates. I do, however, agree with her that the communication could have been better at times. Equally, I have to remember that the majority of the distress that Miss A has experienced is down to the scammer and not Revolut. In this case, more importantly, I agree that I can't fairly and reasonably ask Revolut to do more.

For the reasons I've just given, I agree that this is a complaint we can't uphold.

### **My final decision**

My final decision is that I can't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 19 December 2024.

Nicolas Atkinson  
**Ombudsman**