

The complaint

Mr Q complains about Metro Bank PLC.

He says that he has been the victim of a scam and would like Metro to refund him the money he has lost.

What happened

Mr Q says that he has fallen victim to a romance scam and has lost a substantial amount of money.

He made a complaint to Metro about what happened, and asked it to refund him, but Metro didn't uphold his complaint.

Mr Q then brought his complaint to this Service. Our Investigator looked into things, but didn't think that Mr Q's complaint should be upheld. They explained that there wasn't evidence that a scam had taken place, and so they couldn't ask Metro to refund Mr Q the money he says he has lost.

Mr Q asked for an Ombudsman to make a final decision, so the complaint has been 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.

Having done so I have decided not to uphold this complaint. I know this will be disappointing for Mr Q, so I'll explain why.

I understand that Mr Q feels that he is due the money he says he has lost back from Metro under the Lending Standards Board's Contingent Reimbursement Model ("CRM") Code 2019. However, the CRM Code only applies to scams – and I'm afraid that I don't find that Mr Q has provided sufficient information to show that he has been the victim of a scam here.

While Mr Q has provided some evidence of chats taking place between parties where it appears he is asking for money owed, none of the chats show that funds were requested or for what purpose – and Mr Q has also provided conflicting information about how and why the payments came about, stating that the payments were made by a former partner after having drugged him, and that he made the payments believing that his former partner was in a coma.

Our Investigator has already asked for clarity on this issue – to determine if any payments made were genuine, and if and when the scam began, but Mr Q has not been able to satisfy this request.

Mr Q has also alleged that his former partner created a fictitious 'friend' to ask for money on

his former partners behalf – and that they have scammed others. But nothing has been provided to corroborate what he has said.

So, as I am not satisfied that a scam has taken place, I cannot ask Metro to refund Mr Q under the CRM Code or otherwise.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Q to accept or reject my decision before 16 July 2025.

Claire Pugh
Ombudsman