

## **The complaint and background**

Mr F complains that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY ("NatWest") won't reimburse the money he lost when he fell victim to a scam. He made payments between November 2023 and April 2024 to his own account with another provider, before sending these on to the scammer.

Our investigator didn't uphold the complaint. He noted that NatWest hadn't intervened with any of the payments. But he didn't think an intervention was required on the basis of the value and frequency of the payments and given that they were being made to Mr F's own account. But he also noted that the third party had intervened, and Mr F had given inaccurate responses. So he wasn't satisfied that an intervention from NatWest would have prevented Mr F's loss.

Mr F's representative asked for the matter to be referred to a decision. In summary, it thought the payments were uncharacteristic so NatWest should have intervened.

## **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 taken into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, NatWest ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

I've reviewed Mr F's account and the payments he made. Like the investigator, having considered their value and frequency, and given that they were being made to his own account, I'm not persuaded NatWest ought to have found any of the payments suspicious, such that it ought to have made enquiries of Mr F before processing them. But, given that Mr F gave inaccurate responses to the third party when it intervened with payments he was making, I'm not persuaded that he would have given NatWest accurate answers even if it had intervened, especially as the payments were being made at around the same time. So it's likely Mr F would have continued answering questions in such a way as to avoid alerting NatWest to what was really happening.

Mr F has been the victim of a cruel scam. But I don't find there were any failings on NatWest's part that would lead me to uphold this complaint.

## **My final decision**

For the reasons given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 15 July 2025.

Melanie Roberts  
**Ombudsman**