

The complaint

E, a limited company, complains National Westminster Bank trading as Mettle ("Mettle") won't reimburse £6,950 that it lost when its director (Mr A) fell victim to advanced fee scam.

What happened

Our investigator didn't uphold the complaint. He didn't think the payment looked suspicious such that Mettle ought to have made additional checks before processing it.

E's representative has asked for the matter to be referred to a decision. It said the payment was to a new payee and was over £5,000 so ought to have been treated as a high-risk payment.

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, Mettle ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

Whilst banks have obligations to be alert to fraud and scams and to act in their customers' best interests, banks can't reasonably be involved in every transaction. There is a balance to be struck between identifying payments that could potentially be fraudulent and minimising disruption to legitimate payments.

I have reviewed E's account and the payment he made to the scam. Having considered when it was made, its value, who it was made to and the type of account (ie a business account) and how long the account had been open, I'm not persuaded Mettle ought to have found the one off payment suspicious, such that it ought to have made enquires of E before processing it. I accept the payment was to a new payee, but that doesn't mean payments should automatically be treated as suspicious, particularly when there are no other concerning factors about the payments.

I think Mettle attempted to recover the money E lost but it was, ultimately, unsuccessful. This is not unusual as scammers usually remove funds straight away and E didn't realise it was a victim of a scam until quite some time after the payment was made.

Whilst E may have been the victim of a scam, I don't find there were any failings on Mettle'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 E to accept or reject my decision before 9 October 2025.

Kathryn Milne
Ombudsman