

The complaint

Mr R complains that Metro Bank PLC hasn't refunded the money he lost when he fell victim to a scam.

What happened

Mr R was looking for work, and came across an opportunity online, he was then contacted via a messaging service by someone explaining the details of the job. He was told he would be providing reviews for online products and would need to complete a set number of 'tasks' a day to earn commission. Mr R agreed to take the job and says he searched for information about the company he believed he was working for and was satisfied it was legitimate. Unfortunately, and unknown to him at the time, Mr R was dealing with a scammer, there was no legitimate job.

Mr R was encouraged to open an account on the task platform. Mr R was initially able to make a small withdrawal from the platform, but he was then asked to make increasing large payments – via a money remittance account he held and to third parties who then provided him with cryptocurrency – to unlock the tasks he needed to complete. But Mr R was unable to withdraw any more of the supposed profit he had made, and when his contact at the company stopped responding to him Mr R realised he had been scammed.

Over the course of a month Mr R made 16 payments to the scam from his account with Metro, to various new payees, via debit card and via bank transfer.

Mr R reported the matter to Metro. Metro looked into what had happened, but declined to refund any of Mr R's loss. It said the payments were not covered by the CRM Code and did not feel it was under any obligation to refund Mr R's loss. Mr R didn't accept this, so he referred his complaint to our service.

One of our Investigators looked into Mr R's complaint. They thought Metro should have taken steps to intervene given the pattern of payments Mr R made, but they did not consider that any proportionate intervention would have stopped the scam. They said this was because Mr R was likely to follow the guidance of the scammer and so would not have answered any questions from Metro honestly.

Mr R remained unhappy, so his case has now been referred to me to reach a final decision.

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've reached the same overall outcome as the investigator, I'll explain why.

It's not disputed that Mr R authorised the payments that are the subject of this complaint. So as per the Payment Service Regulations 2017 (which are the relevant regulations in place here) that means Mr R is responsible for them. That remains the case even though he was

the unfortunate victim of a scam. The payments Mr R made are also not covered by the Lending Standards Board's Contingent Reimbursement Model Code, as they were either card payments, or were payments for the purchase of cryptocurrency via the peer-to-peer market, and these types of payments are not covered by the Code.

Because of this, Mr R is not automatically entitled to a refund. Nonetheless, the regulatory landscape, along with good industry practice, sets out a requirement for account providers to protect their customers from fraud and financial harm. And this includes monitoring accounts to look out for activity that might suggest a customer was at risk of financial harm, intervening in unusual or out of character transactions and trying to prevent customers falling victims to scams.

Taking the above into consideration, I need to decide whether Metro acted fairly and reasonably in its dealings with Mr R, or whether it should have done more than it did.

In this case, I agree with our Investigator that the pattern of payments Mr R was making was unusual enough to have merited direct intervention from Metro at some stage. Many of the payments Mr R made were low, with the majority of the payments being below £600, and I don't think any of those smaller payments would have seemed concerning enough to have warranted any intervention from Metro. But there were some higher payments, and while these payments were still fairly low in value compared to the payments Metro would be dealing with on a day-to-day basis, they were relatively high and somewhat out of character given how Mr R usually used his account.

In addition, by 16 July Mr R had added numerous new payees to his account within a short space of time, and then made two large card payments to another new payee in one day. This pattern should have rung alarm bells for Metro. I think that proportionate intervention from Metro would have been for it to contact Mr R directly, via its in-app chat feature or perhaps on the phone, to ask him some questions about what the payments were for.

However, it is clear from the records of Mr R's conversation with the scammer that he was being coached about what to say regarding these payments. Specifically, he was told not to say they were for cryptocurrency, and to state that he was paying friends. And Mr R had sought out this information, specifically asking the scammer what he should say if he was questioned by the bank.

With this in mind, I'm satisfied that any further proportionate intervention from Metro at any stage of the scam would likely not have stopped Mr R from proceeding with the payments. I say this because the evidence suggests that Mr R was willing to mislead Metro about what he was doing, and to follow the instructions of the scammer.

And so based on what it is likely Mr R would have told Metro the payments were for any warning from Metro would be unlikely to be relevant to Mr R's actual situation and so would be unlikely to have raised a red flag for him. I appreciate that Mr R has said we can't know exactly what would have happened if Metro had contacted him, but where evidence is unclear or incomplete I must base my decision on the balance of probabilities – what I think is most likely to have happened in all the circumstances of a complaint. And in this case, I am satisfied that the evidence suggests that Mr R would not have been honest about his reason for making these payments.

With this in mind, I don't consider that Metro missed an opportunity to protect Mr R from this scam or to prevent his loss.

I've also thought about whether Metro did all it could to try to recover Mr R's funds when he told it of the scam. But I'm satisfied it did all it could, given the type of transactions Mr R made.

I'm sorry to disappoint Mr R as I know that he has lost a significant amount of money. But, overall, I'm satisfied that any reasonable, proportionate intervention from Metro would not have prevented him from making further payments to the scam. It follows that I don't think Metro is liable for his loss and won't be asking it to refund any of his losses.

My final decision

I do not uphold this complaint.

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

Sophie Mitchell
Ombudsman