

## The complaint

Miss P complains that AMERICAN EXPRESS SERVICES EUROPE LIMITED, trading as American Express, won't refund the money she lost when she was the victim of a scam.

## What happened

In November 2024, Miss P received a text message from someone who said they had been given her details by a recruitment agency and had a potential job for her. And as Miss P had been looking for work at the time, she replied and was told she would be working for a marketing company and the job involved helping clients increase the rating of their apps.

Miss P was given access to the marketing company's platform, where she could see the tasks she could complete and the commission she had earned. And she was shown how to purchase cryptocurrency, which she would use to pay for some of the tasks she was to complete, and send it on to the platform. Miss P then made a number of payments from her American Express account, which went to another account she held with a different bank before being used to purchase cryptocurrency which was sent on to the marketing company.

I've set out the payments Miss P made from her American Express account below:

Date	Details	Amount
5 December 2024	To other account	£800
5 December 2024	To other account	£800
5 December 2024	To other account	£800
5 December 2024	To other account	£800

Unfortunately, we now know the marketing company was a scam. The scam was uncovered after the company told Miss P she had to pay increasingly large amounts of money before she could complete the tasks she had been given or withdraw the money she had made. Miss P then realised she had been the victim of a scam and reported the payments she had made to American Express.

American Express investigated but said it hadn't made an error and had acted appropriately. So it didn't agree to refund the payments Miss P had made. Miss P wasn't satisfied with American Express' response, so referred a complaint to our service.

One of our investigators looked at the complaint. They didn't think we'd have expected American Express to do anything further here, and so didn't think it would be fair to require it to refund the payments Miss P had made. Miss P disagreed with our investigator, 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.

Banks are expected to make payments in line with their customers' instructions. And Miss P accepts she made the payments here. So while I recognise she didn't intend for the money to ultimately go to scammers, she did authorise the payments. And so the starting position in law is that American Express was obliged to follow her instructions and make the payments. So Miss P isn't automatically entitled to a refund.

The regulatory landscape, along with good industry practice, sets out requirements for banks to protect their customers from fraud and financial harm. So, in line with this, I think American Express should fairly and reasonably:

- have been monitoring accounts and any payments made or received to counter various risks, including preventing fraud and scams;
- have had systems in place to look out for unusual transactions or other signs that might indicate that its customers were at risk of fraud (among other things). This is particularly so given the increase in sophisticated fraud and scams in recent years, which firms are generally more familiar with than the average customer;
- in some circumstances, irrespective of the payment channel used, have taken additional steps, or made additional checks, or provided additional warnings, before processing a payment;
- have been mindful of – among other things – common scam scenarios, how the fraudulent practices are evolving (including for example the common use of multi-stage fraud by scammers, including the use of payments to cryptocurrency accounts as a step to defraud consumers) and the different risks these can present to consumers, when deciding whether to intervene.

But the payments Miss P made here weren't for particularly large amounts, or for amounts I would have expected American Express to have identified as suspicious based on their size alone. They didn't leave the balance of her account at a particularly unusual or suspicious level. And there wasn't anything else about them I would have expected American Express to have identified as particularly suspicious either.

So I don't think it's unreasonable that American Express didn't identify that Miss P could be at heightened risk of financial harm from fraud as a result of these payments. And so I don't think it's unreasonable that it didn't take any further steps or carry out any additional checks before allowing them to go through.

I sympathise with the position Miss P has found himself in. She has been the victim of a cruel scam and I recognise my decision will come as a disappointment to her. But I can only look at American Express' responsibilities here and, for the reasons I've explained above, I don't think it would be fair to hold American Express responsible for the money she has lost.

### **My final decision**

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 12 December 2025.

Alan Millward  
**Ombudsman**