

The complaint

Mr V is unhappy that National Westminster Bank Public Limited Company haven't refunded money he lost as a result of a scam.

Mr V is being supported in making the complaint by a legal representative but, for ease, I'll only refer to Mr V here.

What happened

The detailed background to this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

In November 2024 Mr V was looking for jobs online when his wife was contacted by a third-party (scammer) purporting to work for an online recruitment company. Mr V's wife spoke to a few other colleagues of the scammer and passed her husband's details to the scammer. The scammer then contacted Mr V pretending to be from a legitimate digital marketing agency offering him a job. Mr V agreed to sign up to the scammers platform and start completing tasks in exchange for a commission.

Mr V then started making payments from his NatWest account to genuine crypto exchanges at the scammers request. When he reached his crypto limit on the NatWest account he was told to set up an account with an Electronic Money Institute – I'll refer to here as R. He then sent money from his NatWest account to R before then moving the money to the crypto exchanges and then the scammers. In total he sent around £58,000 from his NatWest account to the scammers.

So, Mr V raised a claim with NatWest but NatWest said it hadn't done anything wrong here so it wouldn't provide him with a refund. Unhappy with that response Mr V brought his complaint to this service.

Our investigator didn't think the complaint should be upheld. She said that NatWest intervened and asked reasonable questions about some of the payments. But due to the answers Mr V gave, our investigator didn't think NatWest could reasonably have stopped the scam.

Mr V disagreed and has asked for an Ombudsman's review. He said it was up to NatWest to see through the misleading answers he was providing and break the spell of the scam. But because not enough probing questions were asked about the payment reasons and not enough relevant warnings were provided to him, NatWest failed to uncover the scam when it reasonably could have.

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 conclusion as our investigator. And for largely the same reasons. I'm sorry to hear that Mr V has been the victim of a cruel scam. I know he feels strongly about this complaint, and this will come as a disappointment to him, so I'll explain why.

I've read and considered the whole file. But I'll concentrate my comments on what I think is relevant. If I don't mention any specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome.

Where the evidence is incomplete, inconclusive, or contradictory (as it is here), I have to make my decision on the balance of probabilities – that is, what I consider is more likely than not to have happened in the light of the available evidence and the wider surrounding circumstances.

I listened to the call Mr V had with NatWest on 28 November 2024. I agree with Mr V that NatWest didn't ask sufficiently probing questions during that conversation. NatWest appears to have concentrated more on the fact Mr V had reached his crypto payment limit than checking he wasn't being scammed, but it did ask probing questions in the later calls which only took place two days later where Mr V was clearly intent on not providing accurate reasons for the payments.

On 30 November 2024, Mr V failed to tell NatWest the real reason he was sending money to two crypto exchanges and R. The payments to the crypto exchanges were rejected due to payment limits to crypto being reached. Before a smaller £1,500 payment to R was allowed to be sent. When NatWest asked him why he was moving the money to R, Mr V said he was moving money because of the limits on his NatWest account. He said he had set up R by himself, and he was the only one who had access. He confirmed that no one had asked him to lie to NatWest or change the reason for the payment. NatWest then released the payment.

Later the same day Mr V had another conversation with NatWest about another payment (£5,000) to R. In that conversation he told NatWest that he was moving money to his own account for travelling. Mr V told NatWest that this was the third time he was being asked questions, it was his money and he was clearly frustrated with the questions. When NatWest said that he was making a lot of payments over a short period of time which appeared to have a link to crypto Mr V said he wasn't using the account with R for crypto. He maintained that the account with R was going to be used to travel around Europe and again questioned the '*interrogatory*' questions from NatWest. NatWest asked him some questions about his previous crypto transactions and Mr V said he wasn't investing instead he said that he was using the crypto for '*shopping*'. NatWest then told Mr V that it felt the payment to R was likely linked to a scam, but Mr V said that he still wanted the payment to be sent.

NatWest rejected the payment and told Mr V that it thought it was part of a crypto scam. Mr V said that he didn't think it was right that the payment should be rejected after he had banked with NatWest for so many years. Mr V then questioned whether he should continue banking with NatWest because he felt he cannot use his account. Mr V continued to argue with NatWest until the end of the call.

I also note that Mr V was willing to continue the cover story he had been given by the scammers when he was talking to R. He also continued to provide inaccurate payment reasons to R in its in-app chat and on the phone.

As a result, I don't think it's more likely than not NatWest asking further probing questions (as Mr V has outlined) would've resulted in a different outcome. I think he would've

continued to evade the questions and the real reasons he was sending his money meaning NatWest wouldn't have reasonably discovered that the payments were in relation to an online job scam.

Nor do I think NatWest invoking Banking Protocol would've led to a different outcome. I note NatWest was suspicious and even went as far as rejecting one of the payments to R here, clearly telling Mr V it thought he was being scammed. But Mr V wasn't open to such warnings. Instead, he became frustrated with the interventions and questions he was being asked. And his response to the interventions was to send smaller amounts to avoid detection and threaten to close his NatWest account. So, I think any further questions in branch would've been met with the same inaccurate and misleading answers that Mr V provided throughout the scam. And if any further payments had been refused, it's more likely than not that other avenues would've again been discussed between Mr V and the scammers to send money to the scammers' platform.

Recovery

Mr V was sending money to accounts in his name at genuine crypto exchanges and to R. So, it wouldn't have been possible for NatWest to have recovered the payments here. Ultimately, Mr V has confirmed the money was sent onto the scammers. He also received the service he paid for on his debit card which means there was no reasonable prospect of a chargeback being successful here.

I appreciate this will come as a disappointment to Mr V, and I'm sorry to hear that he has been the victim of a cruel scam. As a result, I'm not persuaded that NatWest can fairly or reasonably be held liable for his loss in these circumstances.

My final decision

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr V to accept or reject my decision before 14 January 2026.

Mark Dobson
Ombudsman