

The complaint

Mrs P complains that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY (NatWest) is refusing to refund her the amount she lost as the result of a scam.

What happened

The background of this complaint is well known to all parties, so I won't repeat what happened in detail.

In summary, Mrs P was approached via a well-known messaging application by an individual I will call "X" claiming she could apply to work for a company I will call "Y" having been unsuccessful when she applied for a separate role.

X was able to gain Mrs P's trust and even helped her withdraw a relatively small amount to her bank. Mrs P says she genuinely thought she was taking part in a remote role.

Mrs P was required to make various increasing payments so she could complete the daily tasks associated with her new remote role. Mrs P was promised higher returns if she made the payments.

As the value of the payments increased Mrs P struggled to find the funds to make them. X offered to lend some of the funds to Mrs P on the basis that Mrs P would pay it back later. Mrs P agreed but before she finished the tasks she was required to make a more substantial payment. Mrs P refused to make the payment and X's attitude towards her changed insisting she asked friends and family for support. At this stage Mrs P realised she had fallen victim to a scam.

Mrs P has disputed the following payments made in relation to the scam from her NatWest account:

| Payment | Date | Payee | Payment Method | Amount |
|---------|-------------|-------|----------------|-----------|
| | 15 May 2025 | | Credit | £115.00cr |
| 1 | 15 May 2025 | Mrs P | Transfer | £40.00 |
| 2 | 15 May 2025 | Mrs P | Transfer | £16.00 |
| 3 | 15 May 2025 | Mrs P | Transfer | £22.00 |
| 4 | 16 May 2025 | Mrs P | Transfer | £210.00 |
| 5 | 16 May 2025 | Mrs P | Transfer | £710.00 |
| 6 | 16 May 2025 | CRO | Debit Card | £803.41 |

Our Investigator considered Mrs P's complaint and didn't think it should be upheld. Mrs P didn't agree so this complaint has been passed to me to decide.

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.

It has not been disputed that Mrs P has fallen victim to a cruel scam. The evidence provided by both Mrs P and NatWest sets out what happened. What is in dispute is whether NatWest should refund the money Mrs P lost due to the scam.

Recovering the payments Mrs P made

The payments Mrs P made in relation to the scam were made by transfer and her debit card. But the payments were not made to the scammer directly, instead they were made to a legitimate cryptocurrency exchange in exchange for cryptocurrency. As it took further steps for those funds to end up in the hands of the scammer any attempt to recover the payments would have no prospects of success.

Should NatWest have reasonably prevented the payments Mrs P made?

It has been accepted that Mrs P authorised the payments that were made from her account with NatWest, albeit on the scammer's instruction. So, the starting point here is that Mrs P is responsible.

However, banks and other Payment Services Providers (PSPs) do have a duty to protect against the risk of financial loss due to fraud and/or to undertake due diligence on large transactions to guard against money laundering.

The question here is whether NatWest should have been aware of the scam and intervened when the payments were being made. And if it had intervened, would it have been able to prevent the scam taking place.

It would not be reasonable for me to say that NatWest, or any bank should intervene every time a customer makes a payment from their account.

I am aware that Mrs P thinks the payments she made were suspicious and that NatWest should have done more to protect her. But the value of the payments Mrs P made in relation to the scam were not so significant that I would have expected them to have caused NatWest to have concerns prompting it to intervene.

I can see that NatWest did stop a payment Mrs P attempted to make by transfer after payment 5 was made and sent her a text message explaining the payment had been restricted.

However, Mrs P was convinced by X to make a further payment via debit card instead.

As I don't think NatWest was required to intervene when Mrs P made the payments in relation to the scam, I am unable to say it should have done more than it did when it sent Mrs P the message.

Taking everything into account I don't think NatWest acted unreasonably when Mrs P made the payments, so it is not responsible for her loss.

Mrs P has found a previous decision written by our service that she says is like hers, which was upheld. I have looked at the decision, and while I can't go into the full detail of that complaint, I can see the details of the complaint were different to those of Mrs P's, including the value of the individual payments that were lost.

In any event every case is decided on its individual merits and Mrs P's complaint is not one I

am able to uphold.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs P to accept or reject my decision before 16 January 2026.

Terry Woodham
Ombudsman