

The complaint

Miss S complains that Bank of Scotland plc trading as Halifax ('Halifax') hasn't reimbursed the money she's lost to a scam.

What happened

Miss S says that she's lost money to a scam. Halifax has closed her fraud claim due to a lack of information provided.

Miss S has referred a complaint about Halifax to our Service, which our investigator considered but didn't uphold. Miss S asked for an ombudsman's final decision, so her complaint has now 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.

I have not seen any persuasive corroborative evidence that Miss S has fallen victim to a scam and/or of the financial loss Miss S has suffered, and, on that basis, I cannot fairly or reasonably require Halifax to refund Miss S.

My final decision

For the reasons I've explained, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 16 February 2026.

Kyley Hanson
Ombudsman