

## **The complaint**

Ms I complains that National Westminster Bank Public Limited Company (“NatWest”) won’t refund the full amount of money she lost to a scam.

## **What happened**

Ms I lost money after sending it to what she believed was a task-based Job. When Ms I was asked to pay taxes, on top of the money she had already sent, she realised that she had been scammed. So, she logged a complaint with NatWest.

NatWest looked into the complaint but didn’t uphold it. So, Ms I brought her complaint to our service.

Our investigator didn’t uphold the complaint. She didn’t think any of the payments looked suspicious such that NatWest ought to have made additional checks before processing any of them.

Ms I’s representative has asked for the matter to be referred to a decision. It said the payments were of an amount that looked out of character for Ms I’s account spending, and to a crypto provider - so they ought to have been treated as high-risk payments.

So, the 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.

I’m very aware that I’ve summarised this complaint briefly, in less detail than has been provided, and in my own words. No discourtesy is intended by this. Instead, I’ve focussed on what I think is the significant part here. If there’s something I’ve not mentioned, it isn’t because I’ve ignored it. I haven’t. I’m satisfied I don’t need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

I’ve decided to not uphold this complaint for materially the same reasons as our investigator. I’ll explain why.

I’m sorry if Ms I lost money but this doesn’t automatically entitle her to a refund from NatWest. It would only be fair for me to tell NatWest to reimburse Ms I if I thought it reasonably ought to have prevented the payments or it unreasonably hindered recovery of the funds.

Having taken into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, NatWest ought to have been on the look-out for the

possibility of fraud and made additional checks before processing payments in some circumstances.

I have reviewed Ms I's account and the payments she made to the scam. Having considered when they were made, their value and who they were made to, I'm not persuaded NatWest ought to have found any of the payments suspicious, such that it ought to have made enquires of Ms I before processing them. I accept the payments were to a crypto provider, but that doesn't mean payments should automatically be treated as suspicious, particularly when there are no other concerning factors about the payments.

Towards the end of the scam, Ms I did make multiple payments on the same day, but this wasn't uncharacteristic of her regular account spending.

Whilst Ms I has undoubtedly been the victim of a cruel scam, I don't find there were any failings on NatWest's part that would lead me to uphold this complaint.

### **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms I to accept or reject my decision before 6 February 2026.

Tom Wagstaff  
**Ombudsman**