

The complaint

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

Mrs H is being represented by a third party. To keep things simple, I will refer to Mrs H throughout my decision.

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 H tells us that she saw an advertisement on social media advertising a quick way to make money. I will call this company "X". Mrs H started investing by making a relatively small payment but was then contacted by X to invest more.

X advised Mrs H that if she invested £7,000, she would get her money back quickly, but this didn't happen and X continued to request further payments from Mrs H.

Mrs H funded the investment by taking loans and says X helped her setup accounts and guided her through how to purchase cryptocurrency via remote access software. Mrs H says she eventually realised she had fallen victim to a scam when X stopped communicating with her.

Mrs H has disputed the following payments made from her NatWest account:

Payment	Date	Payee	Payment Method	Amount
1	16 September 2023	Onlinetranslate	Credit card	£201.08
2	22 September 2023	Mrs H	Transfer	£20.00
3	25 September 2023	Mrs H	Transfer	£1,000.00
4	30 September 2023	Mrs H	Transfer	£7,000.00
5	2 October 2023	Mrs H	Transfer	£9,000.00
6	4 October 2023	Mrs H	Transfer	£9,500.00
7	6 October 2023	Mrs H	Transfer	£9,000.00
8	7 October 2023	Mrs H	Transfer	£7,000.00
9	12 October 2023	Mrs H	Transfer	£1,000.00
10	14 October 2023	Mrs H	Transfer	£1,000.00
11	14 October 2023	Mrs H	Transfer	£1,000.00
12	14 October 2023	Mrs H	Transfer	£1,000.00
13	14 October 2023	Mrs H	Transfer	£1,000.00
14	14 October 2023	Mrs H	Transfer	£1,000.00
15	14 October 2023	Mrs H	Transfer	£1,000.00
16	14 October 2023	Mrs H	Transfer	£1,000.00
17	14 October 2023	Mrs H	Transfer	£1,000.00
18	14 October 2023	Mrs H	Transfer	£950.00

Our Investigator considered Mrs H's complaint and didn't think it should be upheld. Mrs H disagreed, 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.

Before I can consider Mrs H's complaint as a scam I must be persuaded that a scam has taken place and that the payments Mrs H has disputed have resulted in a loss because of such a scam. It is Mrs H's responsibility to provide appropriate evidence to support her version of events and the losses she says she has incurred.

Our Investigator has asked on multiple occasions for Mrs H to provide evidence that supports that the payments she has disputed were the result of a scam and resulted in a loss because she has fallen victim to that scam.

Mrs H has shown payments made from her accounts to purchase cryptocurrency and emails to show a limited amount of activity from her cryptocurrency account. The information Mrs H has provided does not show that the funds were sent to a scammer or that the total amount she is claiming was lost because of a scam.

Mrs H has explained she cannot remember the name of X or any of the names of the individuals involved. Mrs H is also unable to provide evidence of her communication with X, links to X, or statements from her cryptocurrency account.

Unfortunately, on this occasion Mrs H has not been able to provide sufficient evidence of the scam or her loss, so I can't reasonably ask NatWest to refund the payments she has disputed.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 24 February 2026.

Terry Woodham
Ombudsman