

Th complaint ant background

Mrs F complains The Royal Bank of Scotland Plc (RBS) won't reimburse the over £16,000 she lost when she fell victim to a job scam.

Mrs F was contacted out of the blue by scammers offering her a remote job where she had to complete a series of tasks.

Mrs F needed to deposit funds onto a platform to simulate "buying" an item. After she completed 20-30 'tasks', she was told she would be able to withdraw the amounts she deposited and receive additional commission on top of that.

She realised she had been scammed after concluding some of the people in the group-chat she was added to didn't seem genuine.

Our Investigator didn't uphold the complaint. Although she found RBS ought to have enquired more about one of the payments, she wasn't persuaded that would have prevented Mrs F's loss. This was because when Mrs F was questioned about a different payment, she misled RBS and said the payment was for her niece who lives abroad. She therefore didn't think further intervention by RBS would have resulted in them uncovering the scam or persuading Mrs F to stop the payment.

Our investigator also said Mrs F had misled another bank from which she made payments to the scam, and she continued making those payments even after receiving a warning about the prevalence of job scams and information on how they operate – information that closely resembled the scam she unfortunately fell victim to.

Given Mrs F's answers and willingness to mislead both RBS and another bank, our Investigator wasn't persuaded a better intervention or warning from RBS would have prevented her loss.

Mrs F's representative asked for the matter to be referred to a decision. They argued that further probing questions would have uncovered the scam, and better warnings would have been effective. As an agreement wasn't reached this complaint has passed to me for a decision.

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 taken into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, I agree RBS ought to have been on the look-out for the possibility of fraud and should complete additional checks before processing payments in some circumstances.

RBS stopped one of Mrs F's payments on 18 February 2025t to make some further enquiries. During the call Mrs F confirmed she was making the payment and said she was

trying to get money to her niece abroad. She didn't mention the involvement of a third party or the real reason for the payment and I'm satisfied that by misleading RBS, she prevented them from uncovering the scam.

In early March 2025, when questioned by another bank about a payment she had made to the same scam, Mrs F misled that bank and failed to disclose that a third-party who had contacted her unexpectedly and had instructed her to make payments as part of a supposed job. The advisor at that bank gave Mrs F a detailed warning about job scams, explaining that if she was being asked to use her own funds, the situation was likely fraudulent; that such scams often require victims to complete a series of tasks; and that these may involve fake, easily manipulated job platforms. Despite receiving this warning, which closely mirrored the circumstances of the scam she ultimately fell victim to, Mrs F continued with the payment.

I agree with the Investigator that a payment for £1,000 made on 23 February 2025 at around 4.55pm from Mrs F's RBS account should have flagged with RBS, given the amount Mrs F was transferring, and considering she had made similar transfers earlier that same day. However, having considered the evidence, I am satisfied that even if RBS asked probing questions at that stage, Mrs F would likely have continued to provide misleading answers. And I'm satisfied this would have frustrated RBS's ability to identify that she was falling victim to a scam.

Therefore, on balance, I am not persuaded that a further intervention by RBS would have uncovered the scam. I consider it likely that Mrs F would still have responded in a way that prevented RBS from detecting the scam and I don't think a proportionate warning would have made a difference, as when she was given a detailed warning by another bank she still continued with the payment.

Although Mrs F has been the victim of a cruel scam, I can only uphold her complaint if I am satisfied that RBS' failings made a material difference to the outcome. For the reasons set out above, I'm not satisfied they did.

My final decision

For the reasons given above, my final decision is that I don't uphold this complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs F to accept or reject my decision before 2 January 2026.

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Ombudsman