

The complaint

Mrs G complains that National Westminster Bank Public Limited Company (NatWest) won't refund money she lost when he was the victim of a scam.

Mrs G is represented by a third-party firm, but for ease of reference I will refer to Mrs G throughout the decision.

What happened

The background to this complaint is well known to both parties, so I won't repeat everything here. In summary, Mrs G fell victim to a task-based job scam in which she was required to complete tasks in exchange for commission.

Mrs G has advised the recruiter, (who I will refer to as "the scammer") built a rapport with her. She has explained that she was given access to a portal and was asked to open an account with a legitimate cryptocurrency provider. She has also advised she was added to a group chat as part of the scam. Mrs G said she was able to withdraw some profits which persuaded her to send the scammers further funds, but when she ran out of funds and couldn't put any further money in, she realised she had been scammed.

Mrs G has advised she made payments between 25 September 2024 and 1 October 2024. She explained she took out loans to help fund the scam. She has lost around £12,000 as a result of the role.

Mrs G raised a complaint with NatWest. It didn't think it had done anything wrong by allowing the payments to go through. So, Mrs G brought her complaint to our service.

Our Investigator looked into the complaint but didn't uphold it. Our Investigator explained that Mrs G hadn't provided sufficient evidence to demonstrate she had fallen victim to a scam. The Investigator also explained that Mrs G had provided misleading information when questioned about some of the payments which made it difficult to identify the scam. Mrs G didn't agree. In summary, she explained that the evidence she supplied was sufficient to demonstrate she was a victim of a scam. Mrs G also explained that an effective intervention would have identified the scam.

The complaint has been passed to me for a review and 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.

I'm sorry to learn what happened to Mrs G, but I'm not upholding this complaint - for broadly the same reasons as the Investigator.

I'm 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 heart of the matter here. If there's something I have not mentioned, it isn't because I have ignored it. I haven't. I'm satisfied that 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.

In line with the Payment Services Regulations 2017, consumers are generally liable for payments they authorise. NatWest is expected to process authorised payment instructions without undue delay. But it also has long-standing obligations to help protect customers from financial harm from fraud and scams. Those obligations are however predicated on there having been a fraud or scam. And so, it would only be reasonable for me to consider whether NatWest is responsible for the loss Mrs G claims to have suffered if, indeed, she has been scammed. I've therefore considered whether Mrs G was a victim of a scam.

It's important to see evidence that a customer has been scammed and that, for example, it isn't a case of a failed investment. In this case Mrs G has told our Service she was the victim of a job scam but hasn't been able to evidence the scam or how it unfolded. The screenshots of the portal she has supplied are generic and it doesn't link Mrs G to the scam or demonstrate that she was a victim of it.

Mrs G has provided some statement data which shows she made payments for cryptocurrency, but she's not been able to supply evidence to show how the funds she sent were subsequently lost to scammers or sent into their control of. For example, she's not been able to provide any evidence of conversations with the scammers, or any interactions on the group chat she said she was a member of. She hasn't shared any details of the scammer asking her to make payments or any messages sharing wallet addresses between her and the scammer.

This is not to say I don't believe Mrs G. She has given reasons as to why she can't provide the evidence and I have sympathy with the situation she finds herself in. However, I do need to see sufficient evidence to show that she has suffered a loss due to a scam before I can go on to consider if NatWest should have intervened in any of the payments, she says she made to the scam. And I don't have enough evidence of this here. In the absence of that evidence, I can't say that it would be reasonable for NatWest to be held liable for any of the losses Mrs G says she's suffered.

For completeness, I've considered if NatWest could have done anything to recover Mrs G's funds once she reported what had happened. But it's difficult to see how recovery would have ever been possible here given what Mrs G said about converting the funds into cryptocurrency and sending it on to the scammers.

I'm sorry to disappoint Mrs G but for the above reasons I won't be asking NatWest to do anything further.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs G to accept or reject my decision before 11 February 2026.

Aleya Khanom
Ombudsman