

The complaint

Miss S says National Westminster Bank Public Limited Company (“NatWest”) refuses to refund her for transactions she says shouldn’t have been debited from her account.

What happened

Miss S has not been very clear about what happened, but from what I understand, she is disputing hundreds of payments made between December 2023 and March 2025. She says these transactions were all made to fraudulent sites outside the UK, and NatWest should not have allowed these payments to be debited from her account. So, she would like NatWest to refund all the transactions in dispute. Miss S has also told us she suffers from some medical conditions which makes her vulnerable, and she has been going through a tough time mentally.

NatWest says there is no evidence that these transactions were completed by anyone other than Miss S. It says she has raised several complaints previously that transactions were completed on her account without her authorisation and consent, and she has had 11 different debit cards on this account in this short space of time. NatWest says it understands Miss S has a gambling addiction and she also suffers from additional vulnerabilities, but it says she made these transactions, so she is liable for them. So, NatWest says it will not be refunding these transactions.

Our investigator considered this complaint but didn’t uphold it. She felt that there was no evidence Miss S’s account had been compromised, and so she was not persuaded the transactions were unauthorised. She also didn’t find any other reason to hold NatWest liable for the payments Miss S made. Miss S was unhappy with this outcome, so the complaint has been passed to me for a final 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.

Before I set out my thoughts, I want to acknowledge that I have summarised this complaint briefly and, in less detail, than has been provided. I've focused on what I think is the heart of the matter. Please rest assured that while I may not comment on every point raised, I have considered it. 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 and reflect the fact that we are an informal service and a free alternative for consumers to the courts.

I also wanted to say from the offset that I am sorry to learn of the difficulties Miss S has been facing, both with her physical and mental health. I have learnt that her father is also not doing too well, so I have sympathy for Miss S and what she is going through. I have considered her vulnerabilities, in so far as they are relevant to the complaint.

The starting point is that Miss S is liable for all the transactions on her account she authorised, and NatWest is liable for unauthorised transactions. So, I first must make a finding on whether I think Miss S authorised the transactions or not.

I've considered everything Miss S has said, but I don't find her testimony to be plausible and persuasive. I'll explain why. Miss S initially said she had spoken to NatWest about possible fraudulent transactions on her account on 20th March 2025, and I've listened to that call. In this call Miss S says she was told the payments coming out of her account are fraudulent companies, so she wants all these payments from October 2024 refunded. During this call she was told NatWest could see the payments to one of the merchants were done using her card on her device. She then confirms that she did make the payments herself. She admits that she did approve these payments but still wants a refund as they were posing as legitimate gambling companies, but she says they are illegal companies. She continued to complain that NatWest should have stopped these payments as she has a gambling block in place. So, on this basis, she wants a refund.

More recently in her complaint I've seen that Miss S is now disputing hundreds of payments made from her debit card from December 2023 to March 2025. And she says now she never admitted that she consented to any of the payments. But based on the contradictory evidence I've heard on the call, I am unable to rely on Miss S's testimony as she would like me to.

NatWest has provided evidence of the transaction history for the transactions Miss S disputes. While many of the payments were completed using her card details online, some payments also passed through an additional verification step which would've required Miss S to confirm the transaction in her app, or using a one-time passcode. NatWest hasn't provided evidence to show which of these steps were completed each time, but the evidence shows this additional step was completed successfully. And whoever did this must have had access to Miss S's device and/or her online banking details. Miss S hasn't provided any plausible or persuasive evidence of how someone else would've been able to do this without her knowledge and consent.

The transactions Miss S disputes were made over the course of two years, and the total amount here is quite significant. But had these payments been made without Miss S's knowledge or consent, I would've expected her to flag these much sooner than she did. I say this because this account was used regularly, and Miss S had access to online banking and used it to make other genuine transactions. Had she not made the disputed payments the balance on the account would've been much higher, so I think this would've been something Miss S would have noticed and raised much sooner. So overall, I am not persuaded the payments Miss S is disputing were unauthorised payments.

Miss S says the companies were all fraudulent companies, and NatWest should've done more to protect her. I understand that Miss S has been trying to overcome her gambling addiction, and she added a gambling block to her account. So understandably she is upset that she has been able to access gambling sites when she is trying to protect herself. And she feels NatWest could've done more to help her. While I can see that Miss S is trying to help herself here, NatWest has provided evidence that it has also tried to help her in the past. It put blocks on her account in the past, but it says Miss S has just removed this herself soon after. And the sites which the disputed payments have been going to are all sites which are using a reporting code which intentionally doesn't relate to gambling activity – so they have not been picked up by NatWest as they do not appear as gambling sites. Even though Miss S says these are illegal sites, NatWest has a duty to process payments as instructed by its customers. And I can't say NatWest has done anything wrong by debiting Miss S's account as she had instructed it to.

I know this outcome will come as a disappointment to Miss S, but I don't think it would be fair to ask NatWest to refund any of the payments in dispute. Again, I am sorry to learn about her situation and the difficulties she is going through, and I hope her medical and physical conditions improve.

My final decision

For the reasons outlined above, I am not upholding 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 December 2025.

Sienna Mahboobani
Ombudsman