

The complaint

Miss S is complaining that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY (NatWest) didn't do enough to prevent her from making payments to a scam.

What happened

The circumstances of the complaint aren't in dispute, so I'll only explain things briefly here.

Miss S fell victim to an online job scam after coming across a website which offered task-based earning. She opened an account with a money remittance service and on 29 June 2025 she made two debit card payments to it from her NatWest account, and then sent the funds on to the scam. The disputed payments were for £480 and £249.

Miss S realised she'd been scammed and reported what had happened to NatWest. She asked for chargeback claims to be raised but after considering what had happened NatWest didn't raise the chargeback claims because it didn't think chargeback rights existed under the card scheme's rules.

Miss S complained to NatWest and when it didn't agree to refund the payments, she brought her complaint to the Financial Ombudsman Service. Our Investigator didn't think it should be upheld. He didn't think that NatWest ought to have done anything to intervene when the payments were made because he didn't think they would have looked suspicious. And he didn't think NatWest could reasonably have done anything to recover the payments.

Miss S didn't agree, so her complaint has been passed to me for 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.

Having done so, I'm not upholding Miss S's complaint – for much the same reasons as the Investigator. I'll explain why.

Should NatWest have recognised a scam risk and intervened?

In broad terms, the starting position at law is that NatWest is expected to process payments and withdrawals that a customer authorises it to make, in accordance with the Payment Services Regulations (in this case the 2017 regulations) and the terms and conditions of the customer's account.

But - taking into account relevant law, regulators' rules and guidance, relevant codes of practice and good industry practice - in some circumstances, it should take a closer look at the circumstances of the payment. For example, if it ought to be alert to a fraud risk, because the transaction is unusual, or looks out of character or suspicious. And if so, it should intervene, for example, by contacting the customer directly, before releasing the payments. I'd expect any intervention to be proportionate to the circumstances of the payment.

But I've also kept in mind that NatWest processes high volumes of transactions each day. There is a balance for it to find between allowing customers to be able to use their account and questioning transactions to confirm they're legitimate.

I agree with the Investigator that I wouldn't expect NatWest to have intervened here. Although I appreciate it was a lot of money for Miss S to lose, the payments were simply not of a value where I'd generally expect NatWest to have looked at them more closely. They were made to a money remittance service which can sometimes indicate an increased scam risk, but there was nothing else about the pattern or the circumstances of the payments which I'd have expected NatWest to be concerned about. I don't think there was anything which ought to have caused NatWest to be sufficiently concerned that Miss S was at risk of financial harm through a scam that it should have carried out any additional checks or given Miss S a warning before processing the payments. So, I don't think NatWest ought reasonably to have done anything else to prevent Miss S from making them.

Could NatWest have done more to recover the funds?

As Miss S is aware, it's possible to dispute a debit card payment through a process called chargeback which can sometimes be attempted if something has gone wrong with a debit card purchase, subject to the relevant card scheme's rules.

NatWest didn't raise chargeback claims here, but I don't think this was unreasonable. I don't think that chargeback claims against the money remittance service for any of the possible chargeback reasons would have had a reasonable prospect of succeeding; the payments were authorised by Miss S, and the money remittance service provided the service to her in transferring the funds as she'd requested.

Other considerations.

The Authorised Push Payment (APP) scam reimbursement rules don't apply here – because they don't apply to debit card payments or to payments made to another account in the customer's control.

I've considered the available information about the service NatWest provided to Miss S when she disputed these payments, and I've not seen anything to make me think it needs to pay Miss S any compensation for how it handled things here.

I know this outcome will be disappointing for Miss S and I'm sorry to learn how the scam has affected her. As the victim of a cruel scam I can understand why she'd think she should get her money back. But for the reasons I've explained, I don't think NatWest ought reasonably to have done more to prevent her loss. So, it wouldn't be fair or reasonable for me to ask it to refund the payments she made to the scam.

My final decision

My final decision is that I'm not upholding Miss S's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 17 February 2026.

Helen Sutcliffe
Ombudsman