

## **The complaint**

Miss S complains that National Westminster Bank Public Limited Company (NatWest) won't refund her the money she says she lost in a scam.

## **What happened**

Miss S says she was contacted by someone through social media in 2022 and they became friends. After a few months, her friend asked her to send him money to help him pay for food and medication. Miss S says she wanted to support her friend, so she sent money from her NatWest account to her friend using an account she had set up with a different money transfer service.

She made 56 payments to her friend between 25 July 2022 and 24 October 2024, when another of Miss S's friends told her she thought Miss S was being scammed. Miss S reported the matter to NatWest and made a complaint when it didn't refund her the money she had sent.

NatWest didn't uphold Miss S's complaint. It said the payments were not covered by the Contingent Reimbursement Model (CRM) Code. That's because the payments were made using Miss S's debit card and the CRM Code didn't cover that type of payment. It also said the payments weren't strange and seemed to be normal account activity for Miss S's account. And NatWest said it had spoken to Miss S about some of the payments she disputes. It said it had told Miss S to go into her online banking and verify some payments, which she did.

Our investigator didn't think that Miss S's complaint should be upheld. She said there was no proof that Miss S had been the victim to a scam. And in any event, she didn't think the payments would have seemed strange enough for NatWest to have taken action to stop them or ask Miss S questions about them. The investigator said this because the payments were quite small in value and they were often made days or weeks apart. Miss S didn't accept the investigator's opinion and has asked for an ombudsman's 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.

In broad terms, the starting point is that a firm is expected to make payments and withdrawals that its customer asks for, in line with the Payment Services Regulations and the terms and conditions of the customer's account. And in this case, it's agreed by all parties that Miss S authorised the payments and NatWest made the payments like Miss S asked it to.

But the matter doesn't end there. Having taken into account what the regulator expects and requires, and what I consider to be good industry practice, I think NatWest should have been looking for signs of fraud and made more checks before making some payments.

Having considered everything though, there isn't enough evidence to show that Miss S has been the victim of a scam or that the payments were strange to the point that NatWest should have made more checks. I'll explain why.

There is very little evidence to show that Miss S has been the victim of a scam. She has given us a copy of the text of one email she says her friend sent her. In that email, her friend asked Miss S for money and said he will repay it. Miss S has told us that most of the messages between her and her friend have been deleted. Because of that, it isn't clear what was said between Miss S and her friend, if the payments were gifts or loans and if her friend tricked her into sending the payments.

Some of what Miss S has told us shows this might be a scam, for example being contacted by a person over social media, forming a friendship and then asking for money. But because there is so little evidence, I can't safely say this was a scam, rather than a friend asking another friend to lend or gift them some money.

I agree with the investigator that I wouldn't have expected NatWest to have stopped these payments or asked Miss S questions, so I don't think NatWest missed the chance to prevent Miss S losing her money. All the payments were low in value with the largest payment being for £660 and the lowest being for £10. So I think the amount of each payment was unlikely to have caused NatWest concern. And I think these payments were of a value that NatWest might expect to see being paid out of Miss S's account.

While some payments were made on the same day as each other, most were spread out over a longer period of time, often with days, weeks or even months between payments. I don't think the times where more than one payment took place on the same day should have caused NatWest particular concern, given the low value of the payments involved, the largest amount paid on one day being £760 in total.

Overall, I don't consider the payments would have looked strange or unusual to the point that NatWest should have contacted Miss S to ask questions about the payments, provide her with particular warnings about the payments or stop the payments.

### Recovery

The payments were made by debit card and were money transfers. The correct amounts were received by the correct payee, which was a real merchant. So, I don't think there was any prospect of NatWest being able to recover Miss S's money.

I'm sorry to hear that Miss S thinks she has been the victim of a scam and has lost money. But for the reasons I've given, I don't think there is enough evidence for me to safely say this was a scam or that NatWest should have taken steps to block any of these payments. And I don't think NatWest needed to ask Miss S questions about the payments before making them like she had asked. So I don't find that NatWest needs to do anything more.

### **My final decision**

I don't uphold 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 30 October 2025.

Greg Barham  
**Ombudsman**