

## The complaint

Miss Z complains that Bank of Scotland plc trading as Halifax (Halifax) is refusing to refund her the amount she lost as the result of a scam.

Miss Z is being represented by a third party. To keep things simple, I will refer to Miss Z throughout my decision.

## What happened

The background of this complaint is well known to all parties, so I won't repeat what happened in detail.

In summary, Miss Z has told us that she found an advertisement on social media for an investment company I will call "X" that offered investments via a platform I will call "Y".

Miss Z says everything about X appeared to be legitimate, so as she was interested in the opportunity, she contacted X and followed the process of setting up a new account with it.

Miss Z says she started by making small payments and could see she was making a profit, she was even able to make some small withdrawals. As everything appeared to be going well Miss Z started to invest more.

However, when Miss Z attempted to make further withdrawals, she was told she would have to make further payments first and realised she had fallen victim to a scam.

Miss Z communicated with X via a well-known messaging application and via calls where she says she received account information of where to send the payments in relation to the scam.

Miss Z has disputed the following payments made from her Halifax account to another account she held elsewhere:

Payment	Date	Payee	Payment Method	Amount
1	16 October 2024	Miss Z	Transfer	£300.00
2	28 October 2024	Miss Z	Transfer	£1,000.00
3	28 October 2024	Miss Z	Transfer	£5,400.00
4	15 January 2025	Miss Z	Transfer	£5,950.00
5	16 January 2025	Miss Z	Transfer	£5,000.00
6	16 January 2025	Miss Z	Transfer	£2,000.00
7	17 January 2025	Miss Z	Transfer	£8,000.00
8	17 January 2025	Miss Z	Transfer	£100.00
9	17 January 2025	Miss Z	Transfer	£312.00

Our Investigator considered Miss Z's complaint and didn't think it should be upheld. Miss Z disagreed, so this complaint has been passed to me to decide.

## **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 can consider Miss Z's complaint as a scam I must be persuaded that a scam has taken place and that the payments Miss Z has disputed have resulted in a loss because of such a scam. It is Miss Z's responsibility to provide appropriate evidence to support her version of events and the losses she says she has incurred.

Our Investigator has asked on multiple occasions for Miss Z to provide evidence that supports that the payments she has disputed have resulted in a loss because she has fallen victim to the scam she has complained about.

Unfortunately, while it appears Miss Z has fallen victim to a scam, she has not been able to provide sufficient evidence of the amount that was lost as a result of the scam.

After making the payments listed above from her Halifax account to another account in her name with another provider Miss Z forwarded the funds to what appear to be other accounts in her own name.

Miss Z says she didn't have access to those accounts and the details were given to her by X. She made the payments thinking the funds would be credited to her trading account

But before I can ask a business to refund any payments, I need to be satisfied that the accounts the payments were sent to were not within Miss Z's control, and more importantly, be able to quantify her loss.

Unfortunately, on this occasion Miss Z has not been able to provide sufficient evidence of her loss, so I can't reasonably ask Halifax to refund the payments she has disputed.

## **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss Z to accept or reject my decision before 10 February 2026.

Terry Woodham  
**Ombudsman**