

The complaint

Mrs J complains that Metro Bank PLC (Metro) is refusing to refund her the amount she lost as the result of a scam.

What happened

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

In summary, Mrs J says she was looking for an investment opportunity and found an advertisement for an investment opportunity that appeared to be endorsed by a well-known celebrity.

Mrs J called the number on the advertisement and was allocated an account manager I will call "X". After investing a relatively small amount Mrs J was convinced to take out loans to fund further investment, as well as opening an account with Metro.

Mrs J made the following payments in relation to the scam from her account with Metro:

Payment	Date	Payee	Payment Method	Amount
1	4 March 2025	Critto Technologies GMBH	International Payment	£10,000
2	4 March 2025	Critto Technologies GMBH	International Payment	£10,000
3	5 March 2025	Critto Technologies GMBH	International Payment	£4,999
4	13 March 2025		Credit	£77cr

Our Investigator considered Mrs J's complaint and didn't think it should be upheld. Mrs J 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.

It has not been disputed that Mrs J has fallen victim to a cruel scam. The evidence provided by both Mrs J and Metro sets out what happened. What is in dispute is whether Metro should refund the money Mrs J lost due to the scam.

Recovering the payments Mrs J made

Mrs J made the payments in relation to the scam via the method of international transfer. When payments are made in this way Metro has limited options available to it to seek recovery.

Considering the time that passed between Mrs J making the disputed payments and reporting the scam to Metro I think it's highly unlikely any funds would have remained in the payee accounts had Metro contacted them. I say this because in my experience scammers move funds on as soon as they are received.

With the above in mind, I don't think Metro had any reasonable options available to it to seek recovery of the payments Mrs J has disputed.

Should Metro have reasonably prevented the payments Mrs J made?

It has been accepted that Mrs J authorised the payments that were made from her account with Metro, albeit on X's instruction. So, the starting point here is that Mrs J is responsible.

However, banks and other Payment Services Providers (PSPs) do have a duty to protect against the risk of financial loss due to fraud and/or to undertake due diligence on large transactions to guard against money laundering.

The question here is whether Metro should have been aware of the scam and intervened when the payments were being made. And if it had intervened, would it have been able to prevent the scam taking place.

The payments Mrs J has disputed were significant in value and made within a short time so I think Metro should have had concerns that Mrs J could have been at risk of financial harm and it should have intervened. I think that a proportionate intervention would have been for Metro to have discussed the payments with Mrs J with a view of understanding the circumstances that led to them being made. But I don't think this type of intervention would have made a difference. I will explain why.

Mrs J also made payments in relation to the scam from another account she held with another provider. When payments were made from Mrs J's other account that provider intervened and several calls took place. I have listened to recordings of these calls.

During the calls Mrs J gave different reasons for her making the payments. During one call Mrs J said she was making a payment to a FC account as she was going on holiday for a month and she had already booked the tickets. Mrs J also confirmed there was no third-party involvement.

During another call Mrs J explained she was funding the technology side of a family members business that was being setup, and she was required to make the payment overseas.

In addition to the above Mrs J also took out two loans stating they were for home improvements.

I think overall Mrs J was willing to follow the scammers guidance in order to have payments processed, even when that meant giving incorrect detailed information to her account operators when making payments and agreeing to important financial commitments.

Giving incorrect information would have made it very difficult for Metro to uncover the scam that was taking place. As I don't have enough to say that Mrs J would have provided any more accurate information had Metro intervened, I am unable to say that Metro missed an opportunity to prevent the scam, or that it is responsible for Mrs J's loss.

Mrs J has said that had Metro intervened as it should have, that her loss could have been limited, or prevented. But for the reasons I've already explained above, this does not change my decision on this complaint.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs J to accept or reject my decision before 19 March 2026.

Terry Woodham
Ombudsman