

The complaint

Mr K complains that Starling Bank Limited hasn't reimbursed all the money he's lost to a scam.

What happened

In summary, Mr K says that he has used the services of a company to assist him in obtaining a VISA, but he has not received the service he paid for.

Mr K raised a fraud claim with Starling in May 2025 and it refunded some, but not all, of the financial loss Mr K had claimed.

Mr K referred a complaint to this Service which our investigator considered but didn't uphold. Mr K asked for an ombudsman's final decision, so the case 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.

I have not seen any persuasive corroborative evidence that Mr K has been the victim of a scam and/or that he has suffered a financial loss as a consequence of fraud. On that basis, I cannot fairly or reasonably direct Starling to refund Mr K further.

My final decision

For the reasons I've explained, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 12 March 2026.

Kyley Hanson
Ombudsman