

The complaint

Mr S complains that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY (NatWest) won't refund him the money he says he lost in a work tasks scam.

What happened

The circumstances surrounding this complaint are well known to both parties, so I haven't repeated them in detail here. Instead, I've summarised what I consider to be the main points.

Mr S says he was involved in working as an agent for a company, rating retail goods for merchants to increase their visibility and boost sales. He would receive a commission for completing tasks. Sometimes he was asked to complete special tasks that attracted more commission, but this required him to make deposits of money to an account with the company, which he was told could be withdrawn along with the commission when the tasks were complete. The value of his commissions had built up to around £100,000. He was asked to pay a fee and when he tried to withdraw money, he was given excuses and was unable to withdraw his commission or the money he had deposited. It was at this point he realised he had been the victim of a scam.

Mr S says he made some of the deposits by making payments from his NatWest account to the scammers. He says he was told to give inaccurate answers to his banks if they asked questions about any of the payments. He says he made the following payments from his NatWest account as part of this scam.

Date	Amount	Payment type	Destination
06/01/2025	£4,100	Cash withdrawal	Mr S
16/01/2025	£4,400	Cash withdrawal	Mr S
17/01/2025	£2,630	Cash withdrawal	Mr S
18/02/2025	£750	Faster payment	Own cryptocurrency account
24/02/2025	£750	Faster payment	Own cryptocurrency account

Mr S says he couldn't reasonably have known this was a scam before he made the payments. It appears the company he thought he was working for is a clone of a genuine company. Mr S considers NatWest ought to have intervened effectively and prevented the payments because he says they were highly irregular, unusual and followed a known pattern of fraudulent transactions. He says he had never made payments to cryptocurrency accounts before nor made large cash withdrawals, so these factors ought to have alerted NatWest to the possibility he was falling victim to a scam. Mr S considers that if NatWest had provided clear warnings, he would have followed them and wouldn't have made the payments.

NatWest didn't uphold Mr S's complaint and wouldn't refund him. It doesn't consider it was at fault. It says the payments didn't raise any concerns or flag on its systems. The payments were not covered by the APP scam reimbursement rules because they were cash withdrawals and own account transfers. New payee warnings would have been provided to Mr S when setting up new payees.

Our investigator didn't uphold Mr S's complaint. He didn't consider the payments were sufficiently unusual that NatWest ought to have intervened or asked further questions before allowing the payments to proceed. Even if they ought to have raised concerns, he didn't think any intervention would have been effective because the investigator was aware Mr S had misled another of his banks about payments relating to the same scam. The investigator was also not persuaded there was enough evidence to show that Mr S had been the victim of a scam. He noted that no evidence of communication with scammers had been provided and no evidence to show that the money paid out from the NatWest account was sent on to scammers.

Mr S didn't agree with the investigator's assessment and asked for an ombudsman's decision. He maintained that the payments were unusual and NatWest ought to have intervened and provided relevant scam warnings. While he had given his other bank inaccurate information, he felt he had been manipulated into doing so by the scammers and he didn't think his other bank's interventions related to a scam, he thought they were administrative errors that were causing delays.

He doesn't consider it's reasonable to expect a consumer to prove exactly where every withdrawn pound went but considers there is enough evidence to show it's likely he was the victim of a scam.

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.

Mr S has made lengthy and detailed submissions, which I have read and considered carefully. I've summarised a lot of these submissions and focused on what I consider to be the key points and issues in his complaint.

One of those key issues, in my view, is the lack of evidence to show that Mr S has been the victim of a scam. While it is quite possible he has been the victim of a scam, I have seen very little evidence to support what Mr S has told us. For example, the investigator asked for evidence, such as copies of messages with the scammer, but Mr S hasn't been able to provide any. While Mr S has told us the name of the company he thought he was dealing with and he has provided some evidence that this company has issued alerts to customers about scammers setting-up clone accounts and attempting to impersonate the company, there is little or no supporting evidence of direct contact between Mr S and scammers.

I do accept Mr S's point that there is some evidence he has been the victim of a scam. His recollections are evidence and it is the case that scammers sometimes suggest using cryptocurrency to make payments.

However, overall, I have very little supporting evidence to show Mr S was the victim of a scam, little evidence about the circumstances in which the scam started, how he was contacted, what was discussed, how plausible the information he was given was, no supporting evidence to show these payments reached the scammer, whether there were any warnings signs that Mr S should have noticed, amongst other things.

I understand Mr S's point of view that it is unrealistic to expect a victim of a scam to show where every pound went. But Mr S hasn't provided any supporting evidence to show how the cash he withdrew ended up with the scammers nor any evidence, such as statements from his cryptocurrency account, to show his money ever left that account.

Overall, given the lack of evidence, I don't consider it would be reasonable for me to uphold

his complaint and to require NatWest to refund these payments.

In any event, even if I was satisfied there was enough evidence for me to safely conclude that Mr S had been the victim of a scam and had lost the money he has claimed, and even if I agreed with Mr S that NatWest ought to have intervened in some or all of these payments, I agree with the investigator that it's unlikely any intervention from NatWest would have prevented his losses.

The NatWest account appears to have been opened on 4 January 2025 and was opened after Mr S was unhappy with his previous bank when it intervened in a series of payments Mr S says were also part of this scam.

His previous bank intervened in several payments, and I have listened to recordings of the calls Mr S had with that bank. In all the calls I have listened to, it's clear Mr S didn't answer the bank's questions accurately. I'm satisfied the bank made the purpose of the calls and the questions clear to Mr S. It told him it was concerned he might be falling victim to fraud, so I don't think Mr S should have thought these calls were part of a normal process or that the calls were administrative errors.

In a call on 18 December 2024, the bank asked Mr S why he was making the payments, whether he had been asked to mislead his bank and whether he had made payments to this merchant before, amongst other things. He didn't answer those questions accurately. In two further calls that same day, he was asked why he was making the payments, and he gave inaccurate answers again. In another call on 28 December 2024, Mr S gave further inaccurate answers and became reluctant to answer the bank's questions, to the point his bank blocked all card payments from his account. Mr S threatened to close his account and that's ultimately what he did.

I understand Mr S's point that he says he was manipulated, misled and coerced into making these payments by the scammers and into misleading his bank. While I don't have much evidence about what was said to him, beyond his own recollections, that is a feature that is sadly all too common in scams and I do sympathise with the position he found himself in. But I consider that his other bank took reasonable steps to try and prevent this scam, such as human intervention, by phone, on several occasions, asking probing questions and warning him about scams. It blocked card payments too, but Mr S didn't heed its warnings, and he moved his money to another bank and continued to make payments.

I'm also aware that Mr S had a call with a third bank, on 10 March 2025, about another payment that Mr S says was part of the same scam. In that call, Mr S once again provided inaccurate information about a payment he was making to a cryptocurrency account. However, he did mention that he was making the payment because he needed to pay HMRC. I mention this because Mr S telling a bank he was making a payment to a cryptocurrency exchange in order to make a payment to HMRC ought to have raised real concerns with that bank. It is some evidence that even though Mr S gave his other banks misleading information, there is a possibility he might have mentioned details that would have caused NatWest concern if it had intervened. But I'm conscious this is one detail in one call, made after the transactions he's complained about to NatWest and I don't have any evidence or information about what was being discussed with the scammer in around March 2025.

In those circumstances it is very difficult to conclude that if NatWest had intervened, it's most likely Mr S would have been more open and accurate with his answers and listened to its warnings. Overall, based on all the evidence I've seen and for the reasons given above, I don't consider it's likely intervention by NatWest would have prevented Mr S's losses.

Recovery

I consider NatWest couldn't reasonably have done anything to recover Mr S's money once the payments had been made. There isn't a process by which it could have sought to recover the cash it paid over to Mr S in branch.

The other payments were made to Mr S's own account with a cryptocurrency exchange and are unlikely to have been recoverable. I say this because Mr S says that this money was transferred on from that account to the scammer, so any claim NatWest might have sent to the cryptocurrency exchange couldn't have recovered money that had already been moved on.

My final decision

I don't uphold Mr S's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 5 January 2026.

Greg Barham
Ombudsman