

The complaint

Mr L is unhappy National Westminster Bank PLC will not refund the money he lost as the result of a scam.

What happened

As both parties are aware of the details of the scam, I will not repeat them in full here. In summary, Mr L fell victim to a job/task scam. He saw an opportunity on social media to earn money by watching and liking content. He followed a link to join a chat on an online messaging service. He was then told that to access the tasks he first needed to send funds via an international money transfer service to a certain account. On 6 July 2025 he sent £160 using his NatWest debit card to an account in his name at the transfer service.

He quickly realised he had been scammed when he was asked for more money prior to receiving his earnings. He reported this to NatWest on 8 July 2025. Initially he was advised to contact the money transfer service, but on the advice of a third-party he went back to NatWest to pursue his claim for a refund. Mr L says this led to a two-hour call when he was passed between different departments - having to keep explaining his loss was stressful. He found his bank to be unsupportive and unhelpful.

NatWest says it declined Mr L's scam claim as it was not the point of loss and as the payment was made to an account in his name it is not covered by the Faster Payment Service's mandatory reimbursement rules.

Our investigator did not uphold Mr L's complaint. She did not find any failings on the bank's part.

Mr L disagreed with this assessment. He then asked if NatWest would refund half his loss (and later £50) as a gesture of goodwill to recognise how it handled his claim. It refused and the case is now with me to make a final 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 position at law is that a bank is expected to process payments and withdrawals that a customer authorises it to make, in accordance with the Payment Services Regulations (in this case the 2017 regulations) and the terms and conditions of the customer's account. It is not in dispute here that Mr L authorised this payment. But, taking into account relevant law, regulators rules and guidance, relevant codes of practice and what I consider to have been good industry practice at the time, I consider it fair and reasonable in July 2025 that NatWest should:

- have been monitoring accounts and any payments made or received to counter various risks, including preventing fraud and scams;
- have had systems in place to look out for unusual transactions or other signs that might

indicate that its customers were at risk of fraud (among other things). This is particularly so given the increase in sophisticated fraud and scams in recent years, which firms are generally more familiar with than the average customer;

- have acted to avoid causing foreseeable harm to customers, for example by maintaining adequate systems to detect and prevent scams and by ensuring all aspects of its products, including the contractual terms, enabled it to do so;*
- in some circumstances, irrespective of the payment channel used, have taken additional steps, or made additional checks, or provided additional warnings, before processing a payment;
- have been mindful of – among other things – common scam scenarios, how the fraudulent practices are evolving and the different risks these can present to consumers, when deciding whether to intervene.

As the investigator confirmed, Mr L's payment is not covered by the Faster Payment Service's mandatory reimbursement rules as his transaction was made by debit card.

In this context, I do not find NatWest can be held liable for Mr L's loss. The payment did not have any characteristics indicative of possible financial harm so it had no reason to intervene before following Mr L's payment instructions.

I have then looked at how NatWest handled Mr L's refund claim after he reported the scam as he has also complained about this. I can see he had three calls and spoke to more than one person, but this was in order to get his call to the right department. Each of the agents he spoke to was helpful and empathetic. His expectations were well managed at the end of the main call. The calls were not close to the duration Mr L recalls. On one occasion the agent did not flag that she was about to transfer his call, though she had said she was going to speak to the scams team. However, NatWest has accepted this could have been made clear, and apologised. I find this to be a proportionate response and am not instructing it to pay any compensation as Mr L asks. I do not underestimate the stress and inconvenience Mr L suffered when he fell victim to this scam but this was caused by the scammer, and not the bank.

I have also considered if NatWest did what we would expect to try to recover the funds after Mr L reported the scam. As the initial payment was made by debit card the recovery route would have been the chargeback scheme but as the money transfer service had provided the 'service' it sold to Mr L there would have been no grounds for a claim. Mr L had moved the money from NatWest to an account in his name, and from there onto the scammer, so there was no realistic prospect of NatWest being able to recover the funds.

It follows I am not instructing NatWest to refund any money to Mr L. I do accept Mr L has fallen victim to a cruel scam and I am sorry he has had to experience this. I can understand why he would like to be compensated for his financial loss. But I don't consider that the bank, which had no involvement in the scam itself, can be fairly held liable for the reasons set out above.

My final decision

I am not upholding Mr L's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 3 March 2026.

Rebecca Connelley
Ombudsman

