

The complaint

Miss D complains that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY (NatWest) won't refund her the money she 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 key points.

Miss D says she was misled into making payments as part of a fraudulent job opportunity.

She was presented with a job opportunity, which involved working from home and completing online reviews in return for commission payments. Miss D says she was told that sometimes she would need to deposit amounts of money through her online work platform in order to access higher-paying work. But she quickly found that she was asked to deposit more and more money. She asked a relative if she could borrow money to make another payment, but he refused and advised Miss D she was probably being scammed. At that point, Miss D stopped making payments.

Miss D made the following payments as part of this scam, all to her own account with an authorised Payment Institution (PI) and then on from there to a variety of individual payees, as instructed by the scammer:

Date and time	Amount	Payment type	Destination
28/06/2025 11:04	£47	Card payment	Own account
29/06/2025 15:44	£285	Card payment	Own account
29/06/2025 17:49	£690	Card payment	Own account
29/06/2025 18:20	£1,564.99	Card payment	Own account
29/06/2025 19:32	£1,902.99	Card payment	Own account
29/06/2025 21:15	£767.99	Card payment	Own account

Miss D says NatWest should have intervened to prevent the payments because they were unusual for her account. They were large payments, to a new payee, made within a short time of each other and formed a suspicious pattern of transactions.

NatWest says it was unable to raise chargeback claims for the payments under the relevant card scheme rules because the payments successfully credited Miss D's other account with a legitimate merchant. All the payments were authorised and none of the payments were identified by NatWest as being suspicious. It doesn't consider Miss D had a reasonable basis to believe this was a genuine job opportunity and there were warning signs it might not be legitimate. For example, she had to pay money to earn money, she didn't carry out any research into the job opportunity and she doesn't seem to have met or spoken to anyone. NatWest said it wasn't aware of any vulnerabilities at the time it made the payments.

Our investigator didn't uphold Miss D's complaint. He thought NatWest should have done more, in particular, he considered NatWest ought to have intervened in payment five and

should have established the purpose of the payment and provided Miss D with a tailored written warning based on that payment purpose. But he didn't think that would have prevented Miss D's losses in this case because the payment institution (PI) these payments were sent to did intervene when Miss D transferred money on to the scammer and this hadn't prevented her losses. When the PI intervened, it asked Miss D why she was making the payments, and she had given inaccurate answers. He concluded that NatWest had intervened, it's likely Miss D would have misled NatWest about the payment purpose and NatWest wouldn't have been able to uncover the scam.

Miss D didn't accept the investigator's assessment. She says she was vulnerable at the time she made the payments, as she had recently been made redundant and this scam has had a significant impact on her. The payments were suspicious, they followed an unusual pattern and NatWest didn't intervene. While she authorised the payments, she did so under duress. She contacted NatWest while the transactions were still pending and it raised her expectations that it could help but she was eventually told nothing could be done. She felt unsupported by NatWest and even felt it discouraged her from complaining to this service.

As Miss D didn't accept the investigator's assessment, the complaint has been passed to me for an ombudsman's decision. I have considered Miss D's complaint about the actions of the PI separately.

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 am sorry to hear that Miss D was the victim of a cruel scam. I don't doubt this has been very distressing, as well as causing a significant financial loss to Miss D. But in order to uphold her complaint, I need to be persuaded by the evidence that NatWest was at fault and that its error caused Miss D loss. So, I've started by considering what NatWest ought to have done.

In broad terms, the starting position is that a firm is expected to process payments and withdrawals that its customer authorises, in accordance with the Payment Services Regulations and the terms and conditions of the customer's account. And in this case, it's accepted by all parties that Miss D authorised the payments and NatWest made the payments in accordance with Miss D's instructions.

The APP scam reimbursement rules that came into effect on 7 October 2024 don't apply in this case because they don't apply to card payments.

But the matter doesn't end there. Having taken into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, I think NatWest ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

Having considered everything carefully, I consider NatWest ought to have intervened in payment five. By that point, Miss D had made a series of payments, including four payments on the same day, that were increasing in size and were to a payee set up the day before. Overall, I think the transactions followed a suspicious pattern and one that matched some known patterns of fraud.

As I think NatWest was at fault because it should have intervened but didn't, I've gone on to consider whether its error has caused Miss D loss. But having done so, I'm not persuaded that any intervention by NatWest would have prevented Miss D's losses. I say this because when she made these payments to her account with her PI and then tried to make payments from there to the scammers, her PI did intervene but that didn't stop Miss D's losses. Miss D gave her PI inaccurate information about the reason she was making the payments. So, if NatWest had intervened in a similar way, I'm not persuaded Miss D would have been any more open with NatWest about the real payment reason and I think that would have likely prevented NatWest from uncovering the scam. I also think it's likely that any warnings NatWest could have given her wouldn't have been relevant to her situation, because they would have been based on the inaccurate payment purpose it's likely she would have given to NatWest.

Miss D says that when the PI intervened, she was desperate to get her money back and she thought the only way to do that was to comply with what the scammer was telling her to do. I can understand that, and I sympathise with the position Miss D was in, but I think Miss D's desperation to get her money back supports my view that if NatWest had intervened in payment five, it's unlikely to have made a difference. From what Miss D has told us, it seems likely she would have misled NatWest, if it had intervened, because she was desperate to get her money back and thought she needed to comply with the scammer's instructions.

I've thought about whether NatWest ought to have intervened in any of the earlier payments, but on balance, most of those were relatively small payments and it took some payments to be made before a pattern was established. In any event, Miss D had already expressed her concern about being asked to make additional payments when she made the second and third payments. She told the scammer this was a lot of money, she couldn't do this every day and she needed to put her money back to where it had come from. It seems to me that she felt under pressure to chase her earnings from quite an early point, so it seems less likely intervention would have been successful the more the scam went on. I'm not persuaded that intervention in payment four, for example, would have resulted in a different outcome.

Recovery and other matters

Miss D did contact NatWest promptly, the day after the last payment was made, to report the scam. But the payments had already credited her account with the PI and she made payments from her account with her PI to various payees. NatWest wouldn't have been able to make successful chargeback claims where money had been credited to her account with a legitimate merchant and moved on from there already. So, I'm satisfied there wasn't any prospect of NatWest being able to recover Miss D's money.

I've considered Miss D's other comments about her vulnerability, about NatWest having raised her expectations and having discouraged her from contacting this service. NatWest says it hadn't been made aware of any vulnerability by the time the payments were made and I haven't seen any persuasive evidence NatWest raised her expectations or discouraged her from contacting this service. I haven't seen any indication NatWest told Miss D it would refund her money and NatWest considered her complaint and provided information about this service, as it should have.

On balance, I was sorry to read of the impact this scam has had on Miss D. But despite my natural sympathy for her, and while I think NatWest ought to have done more to try to protect Miss D, for the reasons given above, I'm not persuaded it would have made a difference if NatWest had intervened.

My final decision

I don't uphold Miss D's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss D to accept or reject my decision before 23 December 2025.

Greg Barham
Ombudsman