

The complaint

Mrs U complains that Metro Bank PLC (Metro) won't refund the money she lost after falling victim to a scam.

Mrs U is represented by a third-party claims firm, but I will refer to Mrs U here.

What happened

The background to this complaint is well known to both parties, so I won't repeat everything here. In summary, Mrs U fell victim to a task-based job scam in which she was required to update applications to help them attract more user visits.

Mrs U advised she was contacted by a company and was offered a job opportunity. Mrs U advised the website the company had used appeared professional and seemed legitimate. She was required to open accounts with a genuine cryptocurrency provider and a money transfer service (which I will refer to as "R"). She was told by the person she was dealing with ("the scammer") that she needed to make payments as part of the job before she could receive any earnings. Mrs U realised she had been scammed when she was asked to send more and more funds.

Mrs U funded some of the disputed payments from another banking provider. She has told us she sent six payments for a total of £6,396.98 from her Metro account. These payments were made on 17 and 18 September 2024.

Mrs U raised a complaint with Metro. It didn't think it had done anything wrong by allowing the payments to go through. Mrs U remained unhappy, so she brought her complaint to our service.

Our Investigator looked into the complaint and upheld it in part. He explained that Mrs U had made a number of payments on the same day which should have been concerning. As a result, he thought Metro should have questioned Mrs U about some of the payments before they debited her account. If Metro had done this, the Investigator thought that the scam would have come to light, and her further losses could have been prevented from this point. Our Investigator however thought that Mrs U ought to take some responsibility for her loss too. The Investigator thought that a fair deduction to the amount reimbursed would be 50%.

Mrs U accepted the refund recommended by our Investigator. Metro didn't agree so the case has been passed to me for a review and decision.

I issued my provisional decision on 18 November 2025. This is what I said.

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I'm very aware that I've summarised this complaint and the relevant submissions briefly, in much less detail than has been provided, and in my own words. No discourtesy is intended by this.

Instead, I've focussed on what I think is the heart of the matter here. As a consequence, if there's something I've not mentioned, it isn't because I've ignored it - I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I consider is the right outcome. Our rules allow me to do this, reflecting the informal nature of our service as a free alternative to the courts.

As such, the purpose of my decision isn't to address every single point raised. My role is to consider the evidence presented by the parties to this complaint, and reach what I think is an independent, fair and reasonable decision, based on what I find to be the facts of the case. For the avoidance of doubt, in doing so, I have carefully reviewed everything submitted by Mrs U.

In line with the Payment Services Regulations 2017, consumers are generally liable for payments they authorise. Metro is expected to process authorised payment instructions without undue delay. But in some circumstances a bank should take a closer look at the context of the payments – for example, if it ought to be alert to a fraud risk, because the transaction is unusual for the customer, or otherwise looks characteristic of fraud. And if so, it should intervene, for example, by contacting the customer directly, before releasing the payments. But I'd expect any intervention to be proportionate to the circumstances of the payment.

Metro didn't identify that Mrs U might be at risk of financial harm from a scam when she made the disputed payments. So, I need to decide if the transactions were concerning enough that I would have expected Metro to have had a closer look at the circumstances surrounding them. But I also need to keep in mind that banks process high volumes of transactions each day, and that there is a balance to be found between allowing customers to be able to use their account and questioning transactions to confirm they are legitimate.

I've reviewed Mrs U's account statements, and I can't conclude that the initial payments made towards the scam would have looked particularly unusual or suspicious to Metro. These payments were relatively modest, so I can't say Metro should have been particularly concerned about them or that they would have presented an obvious scam risk in value alone. I accept that some of the payments she made to the scam were higher in value than the payments Mrs U usually made from her account. But a customer making some larger payments, compared to their usual spending is not uncommon, so I wouldn't have expected Metro to intervene on the payments because of this.

However, Mrs U made five payments on 18 September 2024 and by the fourth payment Metro should've identified a potential scam risk. I say that because by then a pattern of increased spending had begun to emerge. A number of payments had been sent within a few minutes of each other, and along with the destination of the earlier payments, Metro should have been on notice that Mrs U could be at risk of financial harm.

Mrs U believes that an intervention from Metro would have prevented her losses. Where something didn't happen that should have, I'm required to make a decision based on the balance of probabilities; that is, what I find is more likely than not to have happened if things had gone as they should. I've carefully considered all of the available evidence. But having done so, I'm not persuaded that a warning, had it been given, would have made a difference to Mrs U's decision to go ahead with the payments.

It's clear from the scam chats that Mrs U was being guided by the scammer at each step. The chats confirm that she was being guided on when, where and how to send her payments. They also confirm that the scammer advised Mrs U to lie to her bank if it questioned her about the payments. The scammer advised Mrs U that banks do not like

cryptocurrency payments and that she should say she was paying a friend. I have included direct extracts from some of the scam chats below:

Mrs U: "It is saying I need to call them"

Scammer: "If you need to make a phone call, just say you are transferring money to a friend. Don't mention anything about work or cryptocurrency, otherwise the bank will refuse the transfer."

*Mrs U: "Why hide all this if it genuine"
"I am really scared"
"Why hide all this if it genuine"*

*Scammer: "Cryptocurrency banks refuse transactions, don't you know? This is affecting bank savings"
"I teach you how to do this so that you can complete the transfer better"
"So banks refuse all cryptocurrency transactions and tell you not to talk about it to avoid transfer failures"*

*Mrs U: "My friend are you telling me the truth"
"That ata asking a lot of questions"*

*Scammer: "Didn't I tell you that if you don't do it the way I teach you, you will definitely be asked a lot of questions"
"Just say transfer money to a friend. This is true"*

Mrs U: "I told them is a friend"

The above chats confirm that Mrs U was questioned on one of her payments and that she followed the scammer's advice. She has told our service that it was R who had questioned her. In the circumstances, even if Metro had intervened, like it should have done, I don't think it would have made a difference to Mrs U's decision to send the payments. On balance, I think she would have answered any questions by Metro by seeking advice from the scammer and would have answered these in line with the scammer's advice.

The scammer had also told Mrs U to lie to her friends and family when borrowing funds from them. He explained that she shouldn't mention anything about work or cryptocurrency. Mrs U questioned the scammer, and he explained that people don't understand "these things" and advised if someone doesn't understand why you might be borrowing funds, they are more likely not to offer the funds. The scammer explained that when he's borrowed funds himself, he's usually explained that it was for an emergency. Mrs U agreed to this at the time. Her later messages confirm she provided her friends with misleading information, and she is very unhappy about losing the funds she borrowed off them. In one message she said, "All that I put in the job are all people's fund and I lied to them just as you said." Again, reiterating that she had followed the advice provided by the scammer.

It seems Mrs U was determined to continue making payments despite the reservations she had. So much so that she repeatedly ignored the red flags she was experiencing. It's likely Mrs U was under the spell of the scammer, which seems to be the reason why she followed his advice and chose to provide inaccurate information to both R and those she had borrowed funds from.

So, for the above reasons I don't think Mrs U would have revealed much about the circumstances around the payments, if Metro had intervened. In those circumstances I don't think it would be fair to ask Metro to do anything further.

I also can't see any reason which would suggest compensation is warranted in the circumstances of the complaint as I have not found anything to suggest Metro have acted incorrectly.

I understand that Mrs U was experiencing some difficult circumstances at the time she fell victim to the scam. I'm sorry to learn about this, but I can't say that Metro was or should have been aware that she was vulnerable or made any special adjustments for her at the time the transactions were made.

I'm also not persuaded Metro could have done anything more to recover Mrs U's funds. I say this because the payments were sent from her Metro account to a cryptocurrency account and money transfer service in her name, from where she then would have moved the funds onto the scammers. So, I don't think there was any realistic prospect of Metro recovering the funds.

I realise this means Mrs U is out of pocket, and I'm really sorry she's lost money. However, for the reasons I've explained, I don't think I can reasonably tell Metro to reimburse her.

Responses to my provisional decision

I asked Mrs U and Metro to reply with anything else they wished to add before I issued my final decision.

Metro confirmed that it had nothing further to add.

Mrs U's professional representative replied to say they disagreed. I have summarised the points they made below.

- Mrs U agreed with the intervention point and thought that Metro should have intervened by payment four on 18 September 2024.
- Mrs U thought that the scam chat evidenced that an intervention from Metro would have made a difference and that the chats highlighted her concerns with the investment.
- Mrs U also highlighted that a bank should be on notice that scam victims may be coached.

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.

Having done so, I'm not departing from the outcome I reached in my provisional decision.

I accept that it's possible that Mrs U could have realised that the apparent investment opportunity was a scam and would have decided not to make the payments.

But as explained in my provisional decision where something didn't happen that should have, I'm required to make a decision based on the balance of probabilities; that is, what I find is more likely than not to have happened if things had gone as they should.

Although the chats do demonstrate that Mrs U had some concerns with the investment it's clear that she was willing to follow the advice of the scammers despite this. All the payments made on 18 September 2024 were within a short period of each other. So, on balance had

Metro intervened it's likely that Mrs U would have provided similar answers in line with the advice provided by the scammers. On the whole, I don't think she would have departed from the answers provided to R given how close together the payments were.

I would expect Metro to ask probing questions, but I wouldn't expect a firm to interrogate a customer when assessing whether they had been coached. Mrs U had already followed the scammer's advice when borrowing from her friends and family. So based on this, and the misleading information she had provided to R, I think in the circumstances she would have carried on acting in line with the guidance provided by the scammer when answering any questions from Metro.

I think Mrs U was sadly very much under the spell of the scammers. So, based on the level of control the scammers seemed to have, as evidenced from the scam chat, on balance, I don't think Mrs U would have revealed much around the circumstances of the payment if Metro had intervened. Weighing up the evidence, I believe that Mrs U would have provided information in line with the advice provided by the scammers or in a way which allowed the payments to go through.

In those circumstances I don't think it would be fair to ask Metro to do anything further, so I won't be departing from the outcome reached in my provisional decision.

My final decision

My final decision is that I'm not upholding the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs U to accept or reject my decision before 30 December 2025.

Aleya Khanom
Ombudsman