

The complaint

Mr K complains that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY won't refund the money he lost when he was the victim of a scam.

What happened

In early 2025, Mr K met a woman online who said she lived abroad. They started communicating and their relationship had developed to the point where they were speaking frequently, and Mr K thought they were in a romantic relationship.

The woman then started to ask Mr K for money, firstly to help pay for things like food and bills, and then to help pay for the process of her coming to live in the UK. And as Mr K trusted the woman at this point, he agreed and made a number of payments from his NatWest account to send money to her.

Unfortunately, we now know the woman was a scammer. The scam was uncovered after a NatWest advisor spoke to Mr K about the payments he was making and suggested he ask the woman to send him ID documents. When the woman failed to send them, Mr K realised he had been the victim of a scam.

NatWest investigated but didn't think it had made an error in allowing the payments Mr K had made to leave his account. So it didn't agree to refund the money he had lost. Mr K wasn't satisfied with NatWest's response, so referred a complaint to our service.

One of our investigators looked at the complaint. They didn't think NatWest should have been expected to prevent the loss Mr K suffered, so didn't think it should have to refund the payments he had made. Mr K disagreed with our investigator, so the complaint has been passed to me.

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.

The regulatory landscape, along with good industry practice, sets out requirements for firms to protect their customers from fraud and financial harm. So, in line with this, I think NatWest should have been monitoring accounts, had systems in place to look out for unusual transactions and, in some circumstances, have carried out additional checks before processing payments.

But, even if NatWest had recognised that Mr K was at heightened risk of financial harm from fraud when making some of these payments, I don't think the action I would have expected it to take would have prevented his loss. I'll explain why below.

Most of the payments Mr K made here, particularly to begin with, weren't for particularly large amounts, or amounts I would have expected NatWest to have identified as suspicious based on their size alone. Mr K had made a number of payments for what I consider to be

similar amounts in the previous months, so the amounts of the payments weren't unusual or out of character for the account. And the payments didn't use up a suspicious proportion of the available balance in his account, or leave the balance of the account at a particularly unusual level.

So I wouldn't have expected NatWest to identify that Mr K could be at heightened risk of financial harm from fraud as a result of these payments, or to take any further steps or carry out any additional checks before allowing them to be made.

Some of the later payments Mr K made to send money to the woman started to increase in size. Around this time, NatWest also had a conversation with him about the payment limits on his account, in which Mr K mentioned that he was sending money to a woman abroad. And as this is a well-known type of scam, I think NatWest should then have had concerns that Mr K was at risk of financial harm from fraud and carried out additional checks to try to protect him.

But I've listened to recordings of a number of calls NatWest had with Mr K around this time. In these calls, NatWest asks him what the payments are for and about his relationship with the woman he's sending money to. And Mr K explains he's sending money to a woman he has been in a relationship with for several years – which, according to the information he's given our service, doesn't appear to be correct. He also says that he has met the woman several times, having travelled abroad to meet her several times and with her visiting the UK several times – which he's also now told our service wasn't correct. Mr K also gave NatWest a number of details about his experiences travelling to meet the woman, including travel times and alternative routes – which it also appears weren't genuine experiences he'd had.

So even if NatWest had asked more probing and in-depth questions at this time, I don't think Mr K would have given it accurate or complete information about the circumstances surrounding the payments – as happened with the questions he was asked and the conversations it did have at the time. And, given the information it was given and I think it would have been given if it had asked further questions, I don't think any warning I would then have expected NatWest to give Mr K would have stopped him from making the payments or losing the money he did.

And so I don't think it would be fair to hold it responsible for the money Mr K lost or refund any of the payments he made here.

Mr K also complained that NatWest blocked his account during the time he was making these payments, which caused him significant inconvenience. And I appreciate that this did cause Mr K significant inconvenience. But, based on the information it had at the time, I don't think NatWest acted unreasonably in blocking his account while it investigated. And I think it was acting in an effort to protect Mr K from fraud. So I don't think it would be fair to say NatWest had acted incorrectly or made an error by doing this.

Mr K also says he was told by a NatWest advisor that they would close his account and keep the money in it. But from what was said in the telephone calls I've been able to listen to, it appears Mr K was told his account could be blocked if he made further payments to the woman. And I've not seen anything to suggest Mr K was told NatWest would take money from him, only that his access to it could be restricted while it investigated. And, for the same reasons as above, I don't think it would be fair to say NatWest had acted incorrectly here.

I recognise that Mr K has been the victim of a cruel scam and that my decision will come as a disappointment to him. He has lost a significant amount of money, and I sympathise with the position he has found himself in. But I can only look at NatWest's responsibilities and, for

the reasons I've set out above, I don't think it would be fair to hold it responsible for the money he lost.

My final decision

I don't 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 10 April 2026.

Alan Millward
Ombudsman