

The complaint and background

Ms D complains that Santander UK Plc (“Santander”) didn’t do enough to protect her when she fell victim to an employment scam in 2025.

Our investigator didn’t uphold the complaint. She didn’t think the *initial* payments on 30 May and 1 June 2025 ought to have been concerning to Santander but felt that there should have been an intervention by the later payments on 1 June 2025. But she wasn’t persuaded this would have prevented Ms D from further loss. That was because Ms D was being coached by the scammer around how to respond to questions from her financial providers. And, when a third-party financial provider did intervene, she provided inaccurate answers to the questions posed. So, given the level of coaching, the investigator wasn’t persuaded a proportionate intervention from Santander at the appropriate time would have led to a different outcome.

Ms D asked for the matter to be referred to an ombudsman. She pointed out that when Santander did eventually intervene, it blocked her payment, showing that earlier disruption or friction to the payments *before* she’d become financial and psychologically committed could have altered the outcome. She felt there were enough indicators of a job scam to warrant a warning about this. So, ultimately, she feels that shared responsibility would be fair.

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 taken into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, I agree Santander ought to have been on the lookout for the possibility of fraud and made additional checks before processing payments in some circumstances.

I agree with the investigator that I wouldn’t have expected Santander to have intervened with the initial payments. This is because the first few payments were low in value and to Ms D’s own account with another provider. She then started making payments to a money transfer service which I wouldn’t have expected to appear overly concerning until the value and frequency of the payments began to ramp up.

However, the payments on 1 June 2025 eventually reached a point where I would have expected an intervention from Santander – around the time of the payment for £2,450 as the investigator has explained. And I would have expected this intervention to be in the form of a warning which asked a series of questions in order to try to establish the actual scam risk. I note that there’s been some discrepancy over whether a payment should be included as Ms D believes it was an amount that was credited to her account, as opposed to a payment being made. But the inclusion or exclusion of this specific payment doesn’t make a difference to my overall outcome. I say this as, while I’m satisfied that Santander should have intervened on this date as the payments were out of character, I’m not persuaded that it would have prevented Ms D’s loss.

Ms D was being coached extensively by the scammer. I've seen in her communication with the scammer that she was told "*you just need to tell them that you are just transferring money to your family they have an emergency issue and ask them to approve your transfer immediately*"... "*Remember don't tell your bank that you are working or any investment, these are sensitive words, the bank will not release your funds and it will take more time to resolve*". And when a third-party intervened with payments that Ms D was making - on the same date I would have expected Santander to have intervened – she provided inaccurate answers which reflected what the scammer had advised her to do.

Ms D was asked why she was making the transaction, whether she was being pressured to do so, and how the payment details had been provided to her. In response, she selected options to reflect that she was acting alone, was paying a family member and had been given the payment details face-to-face – none of which were accurate. She had also been presented with an option which stated "*It's related to a job opportunity*" but didn't select this, under the guidance of the scammer. So, had Santander asked similar questions, I've seen nothing to persuade me that Ms D would have given substantially different answers.

Ms D has made reference to Santander's later intervention making a difference, as the conversation led to it blocking the payment she was trying to make. She thinks Santander should have intervened earlier. I accept that a human intervention at an earlier point could well have prevented Ms D's losses; based on the telephone call she had with Santander, she wasn't able to provide a convincing story to explain the payments she was making, and this resulted in the payment not being made.

But the key point here is that, at the time of the first six or seven payments, Santander – like Ms D – wouldn't have been aware that she was falling victim to a scam. And I'm not satisfied that the payments up to and including these ought to have looked concerning enough to have warranted a human intervention. So though it might be the case that a human intervention could have prevented the loss, I don't think it would be fair and reasonable to expect Santander to have taken this action, based on the information available at the time. As the investigator explained, Santander has to strike a balance with interventions so as not to delay legitimate payment requests. And, for the reasons explained, a proportionate intervention – a warning based around questions to establish the scam risk – would have been unlikely to have prevented Ms D's losses as I'm not satisfied she would have provided accurate answers. And without accurate answers, Santander would have been prevented from providing a warning that was relevant to the situation she was in.

For completeness, I'll just acknowledge what Ms D has said about not ignoring warnings out of stubbornness – she said she was desperate, distressed and panicking. I'd just like to make it clear here that I recognise how manipulative scammers can be. And I acknowledge that Ms D provided the answers she did to Santander and to the third-party because she'd been tricked into doing so to enable payments to be made, to what she'd believed to be a legitimate opportunity at the time, without friction. But Santander couldn't reasonably have known about the pressure Ms D was being subjected to or the reasons behind each of the payments being made.

Ms D has undoubtedly been the victim of a cruel scam. But I can only uphold her complaint if I'm satisfied that Santander's failings made a material difference to what happened. For the reasons given, I don't think they did.

My final decision

For the reasons given, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms D to accept or

reject my decision before 17 March 2026.

Melanie van der Waals
Ombudsman