

The complaint

Mr K complains that HSBC UK Bank Plc won't refund the money he lost when he was the victim of a scam.

What happened

In December 2025, Mr K says he was contacted by someone he thought was a friend of his who said they needed to borrow some money for gambling. And as Mr K believed it was his friend, he then made a number of payments from his HSBC account, which he says he thought were going to his friend. I've set out the payments Mr K made below:

Date	Details	Amount
5 December 2025	To individual	£60
5 December 2025	To individual	£40
5 December 2025	To individual	£260
5 December 2025	Card payment	£258.57
5 December 2025	Card payment	£258.57
5 December 2025	Card payment	£258.57
5 December 2025	Card payment	£258.57
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Unfortunately, Mr K now suspects it wasn't his friend asking for the money and that he was the victim of a scam. So he reported what had happened to HSBC and asked it to refund the payments he had made.

HSBC investigated and agreed to refund the first three payments he had made to the individual. But it didn't agree to refund the remaining card payments, as it said he had authorised these. Mr K wasn't satisfied with HSBC's response, so referred a complaint to our service.

One of our investigators looked at the complaint. They felt that they couldn't fairly ask HSBC to refund anything further, due to the inconsistent information and lack of evidence Mr K had provided. And, even if they did say HSBC should have done more, they weren't persuaded the intervention they would have expected would have prevented Mr K making the payments. 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.

Having done so, I don't think it would be fair to require HSBC to refund any more of the payments Mr K has complained about here. I'll explain why below.

Before our service considers whether a bank has done enough to protect its customers, we must first be satisfied that a customer has been the victim of a scam. But despite requesting evidence from him on a number of occasions and giving him sufficient opportunity to provide it, I don't think we have enough information or evidence from Mr K here to safely conclude that the payments he has complained about were made as a result of a scam.

When he first reported what had happened to HSBC, Mr K gave several conflicting accounts of how the payments were made. He was also evasive and didn't provide very much detail when answering HSBC's questions. And while I appreciate he has since said he was embarrassed and so wasn't initially honest about what happened, regardless of the reasons for his inconsistent answers, I think they mean I must be cautious when relying on what he said about what happened here.

Mr K has ultimately said he was contacted by someone he thought was a friend of his, who said they needed to borrow some money for gambling. But he hasn't been able to provide copies of any of the messages he received from this person asking for money. He also hasn't provided a clear explanation of why he needed to send his friend money for gambling so urgently, why the payments were made to an individual and an account seemingly unconnected to his friend and how he ultimately discovered that it wasn't his friend asking for money.

I understand Mr K has said he has since deleted the messages he received due to data concerns. But, however justifiable these concerns were, this still means our service has been left in a position where I don't think we have clear evidence of why these payments were made, or that the people the payments were sent to didn't use the funds for the purposes Mr K understood they would be used for when he made them.

So I don't think I can safely conclude that the payments Mr K has complained about here were made as a result of a scam. And so I don't think it would be fair for me to require HSBC to refund anything further.

I recognise that HSBC has already refunded the first three payments Mr K has complained about, and so appears to have accepted that Mr K was the victim of a scam here. But I don't think HSBC refunding these first three payments means that it should necessarily be required to refund any further payments Mr K has also complained about. And, for the reasons I've set out above, I'm not satisfied it would be fair for me to require it to refund anything further here.

My final decision

For the reasons set out above, 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 8 May 2026.

Alan Millward
Ombudsman