

## The complaint

Miss W is unhappy that Bank of Scotland plc, trading as Halifax, won't reimburse losses from a payment she made to a scam. A professional representative, WRS, has brought the complaint to the Financial Ombudsman Service on Miss W's behalf.

## What happened

The key events of this complaint are known to both parties, so I will not repeat them in full here. In summary, Miss W fell victim to a job scam and made a £3000 transaction to an account in her name at a money transfer firm (TransferGo) from her Halifax account towards this. Funds were then transferred on from there to an account provided by the scammers.

Miss W also made payments from accounts held at RBS and Santander towards the scam to TransferGo and Remitly. WRS brought complaints to our service against all three banks seeking reimbursement for the losses. One of our investigators did not uphold any of the complaints, as they did not consider the payment activity to be unusual or requiring further intervention.

WRS did not appeal the investigator's findings in relation to Santander. However, they asked for final decisions on the complaints against Halifax and RBS. In summary, they argued that the payment activity was unusual, should have prompted further questioning, and—if the banks had intervened appropriately—the scam would have been uncovered and the losses prevented.

I issued a provisional decision on the complaint against Halifax on 25 February 2026. In this, I stated that I was minded to reach the same outcome as the investigator and not uphold the complaint but for different reasons. A copy of what I said is outlined below:

*There is no doubt that Miss W was the victim of a cruel fraud, and I'm sorry that she has suffered a significant loss here. That being said, there is no automatic right to reimbursement in circumstances such as this. The perpetrators of this crime are ultimately responsible for what happened, and my role is to assess whether it would be fair and reasonable for Halifax to reimburse any of the loss in light of the evidence I've seen.*

*I will set out the key considerations which I feel are key to this case.*

### Initial Considerations

*It isn't disputed that the £3000 transaction was authorised by Miss W. Halifax would ordinarily be expected to process payments that a customer instructs it to make. Under the Payment Services Regulations 2017 and the account's terms and conditions, Miss W is presumed liable for the loss in the first instance where she has authorised the transaction. This was also a card payment to an account in her name, so would not have been covered by the Contingent Reimbursement Model (CRM) code that was applicable at the time to some payments subject to Authorised Push Payment (APP) fraud.*

*However, that is not the end of the matter. When taking into account the relevant regulations, industry guidance and good practice, there are circumstances in which Halifax may be expected to take additional steps or carry out further checks before processing a payment, to help protect customers from the risk of fraud.*

### The Payment to TransferGo

*In view of Miss W's prior account activity, I think Halifax should reasonably have intervened before processing the payment to TransferGo. She rarely made payments of this size from her account, and this was a significant card transaction to a firm she had no prior history of dealing with.*

*I think Halifax should have asked further questions about this payment to determine its purpose. A proportionate intervention would have been to contact Miss W and ask meaningful, probing questions to determine whether there were any risks involved in an effort to provide relevant, tailored scam-related advice.*

*Would such an intervention have made a difference?*

*Even though I believe Halifax should have intervened further in relation to this payment, I do not consider that the additional steps described above would have prevented the losses.*

*My reasons for this are broadly the same as those set out in detail in the separate provisional decision for the complaint against RBS. This is where the payments towards the scam began and where most of the activity occurred. In short, Miss W had first opened an account with Remitly and made several payments from her RBS account there to disperse funds to payees provided by the scammer. However, her activity was flagged by Remitly on 22 September and she provided inaccurate explanations to them about the purpose of the payments she was making. She also opened multiple accounts with them in efforts to bypass limits and avoid payment reviews as instructed by the scammer.*

*Remitly ultimately identified the duplicate accounts and refused to process further payments because it concluded that Miss W's explanations were not credible. After it returned some of her funds to RBS the following day, she continued her efforts to make payments to the scam by opening an account with TransferGo and making further payments via her Halifax and Santander accounts. In my view, this shows that she would likely have continued attempting payments through alternative channels, or sought guidance from the scammers to overcome any obstacles or interventions.*

*Furthermore, Miss W continued to engage extensively with the scammer even after reporting the matter to both RBS and Halifax. The correspondence shows that she applied for additional loans at the scammer's suggestion, sought funds from a friend, and continued discussing making a payment to complete a task under the job scam—even after instructing WRS to bring the complaints to our service.*

*In my opinion, Miss W was under the influence of the scam to such a degree that her overriding focus was on completing the payments she believed were necessary in order to withdraw the funds she had paid in and the earnings she thought she had accrued. This remained the case even after she had spoken to the banks about what had happened. I feel that the reason she did not make further payments was because she was unable to source additional funds, as lenders declined further applications and her friend ultimately could not provide the money. It is more likely than not that, had she accessed the further funds she was actively trying to raise, she would have directed them to the scam.*

*For these reasons, I am not persuaded that further intervention would have led to a different outcome. Therefore, I cannot recommend that Halifax reimburse the losses arising from the disputed payments in this complaint.*

*My provisional decision*

*For the reasons I've given, I'm currently minded not to uphold this complaint.*

*--END--*

Halifax didn't have any further comments in response to what I said. On Miss W's behalf, WRS rejected it and put forward several points for my consideration, including:

- That my provisional decision did not adequately consider the specific circumstances of the Halifax payment and improperly incorporates reasoning from my separate provisional decision on the complaint against RBS which is not relevant to this case.
- That the evidence does not support the conclusion that further intervention as suggested wouldn't have made a difference to the loss. Miss W had only opened a TransferGo account as a workaround after Remitly blocked her. A probing intervention from Halifax asking why she was suddenly making a large payment to an unfamiliar service could reasonably have exposed the scam. This additional obstacle from a trusted institution could reasonably have caused her to pause.
- That the provisional decision placed too much weight on Miss W's continued engagement with scammers after reporting the fraud to the banks. Her actions during that period should be considered in the context of someone experiencing financial trauma and acute stress. The critical point is that Miss W did not make further payments.

### **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'm sorry to disappoint Miss W again but my conclusions on this complaint remain unchanged from what I said in my provisional decision.

I am very aware that I have summarised WRS' responses to the provisional decision in less detail than they were provided, and in my own words. No discourtesy is intended. Rather, I have focused on what I consider to be the central issues. If I have not mentioned a particular point, it is not because I have ignored it — I have not. I am satisfied that I do not need to address every individual argument in order to reach what I consider to be the fair and reasonable outcome. Our rules allow me to do this, reflecting the informal nature of our service as a free alternative to the courts.

The key question in this case is whether, on the balance of probabilities, a more effective intervention from Halifax would have positively influenced Miss W's decision making. The fact that I concluded that Halifax should have intervened further on the payment activity is not, by itself, sufficient to uphold the complaint. Causation is a critical determinative factor.

In reaching a conclusion, I consider it fair and reasonable to look at all the available evidence of what happened during the course of the scam. That includes Miss W's engagements with other firms that were not directly involved in the Halifax payment. I therefore disagree with WRS that her interactions with firms such as Remitly are irrelevant. These actions concern the same scam, and they provide reasonable insight into what may have happened had Halifax intervened and asked Miss W further questions at the time of the payment.

WRS did not dispute the details I outlined regarding Miss W's actions with other firms, nor that she opened additional accounts after payments were refused elsewhere. Their argument is that a probing intervention from Halifax could reasonably have exposed the scam. I accept that this cannot be ruled out with certainty. However, I must reach a conclusion based on what I think most likely would have happened in light of all the evidence.

In my view, there is insufficient evidence in the timeline to support the assertion that a proportionate intervention from Halifax would, on the balance of probabilities, have produced a different result. Miss W was willing to follow the scammer's instructions by providing inaccurate explanations when her payments were challenged, and she sought alternative providers to continue making payments when she encountered difficulties. Based on the

evidence available, there is little to indicate that an intervention from Halifax would have altered her behaviour.

WRS have asked me to reconsider Miss W's continued engagement with the scammers after she reported the scam, emphasising the impact of financial trauma and acute stress, and noting that she made no further payments after the Halifax transaction. I do not dispute the position Miss W was in. However, that alone does not mean Halifax are liable to reimburse part or all of the losses.

While no further payments were made as WRS has said, a key question is why that was. Based on the correspondence with the scammers, I remain of the view that it is more likely than not that, had Miss W been successful in her attempts to secure further funds — for example, from loan providers in further application made after reporting the scam — those funds would have been directed to it.

I am very sorry that Miss W has lost a significant amount of money to this awful scam. However, I cannot say with confidence that further intervention from Halifax would likely have led to a different outcome in view of the evidence I have seen. As a result, I cannot reasonably recommend that they reimburse the losses in the circumstances.

### **My final decision**

For the reasons above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 10 April 2026.

James Abbott  
**Ombudsman**