

The complaint

Miss F complains about Bank of Scotland plc trading as 'Halifax'.

She is unhappy that Halifax hasn't refunded her the full amount she lost when she fell victim to a job scam.

What happened

Miss F was looking for a way to make extra money. She says that everyone seemed to be getting involved in crypto, so after taking a look online, she came across a website that looked professional and completed a contact form.

Soon after, she was contacted by a representative who would act as her mentor, and they explained how Miss F could earn money through crypto by purchasing review tasks, which she would then complete and earn commission.

Miss F decided to go ahead and initially deposited £150 from her bank account with S and was able to withdraw £100.

She then made 23 card payments from her account, totalling £21,830.56.

However, Miss F started experiencing issues where she was told she needed to make more payments for tax purposes, to 'unlock' her account, and was unable to make any withdrawals.

She contacted the company she thought she had been dealing with who told her that she had been scammed, and that their company had been spoofed, and so she made a complaint to Halifax about what had happened.

Halifax upheld her complaint in part – it said that although it intervened on a payment Miss F had made, it didn't think that it had done enough to protect her. It offered to refund her from this point, but only 50% of the payments as it said that Miss F wasn't as careful as she should have been. It also offered her £50 for the poor service she received.

Miss F was unhappy with this, so she brought her complaint to this Service. Our Investigator looked into things but thought that what Halifax had offered was fair.

Miss F asked for an Ombudsman to make a final decision, 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 have decided that Halifax's offer is fair – for broadly the same reasons as our Investigator. I know this is not the answer Miss F is hoping for, and I understand that she has lost a lot of money to the scam and owes money to family and friends. However,

although I have sympathy for the situation Miss F finds herself in, my role here is to decide if Halifax has done enough to put things right, and I think that it has.

As Miss F made her payments by card, the payments are not protected by Payment Systems Regulator ("PSR") mandatory reimbursement rules. These schemes were introduced as an additional layer of protection for customers when making faster payments.

However, this isn't the end of the story. Taking into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, Halifax ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

Looking at the payments Miss F made, I don't think that there was any need for Halifax to have had concerns about the first five payments Miss F made. None of the payments were particularly large, or otherwise suspicious, and banks can't be expected to become involved in every transaction a customer makes.

Payment six was significantly larger than the other payments at £3,880 – and Halifax intervened in what Miss F was doing at this point. I think this was an appropriate time for it to do so.

Halifax has already agreed that it didn't do enough during this intervention – so I don't need to consider if it went far enough.

Therefore, what is left for me to consider is if Miss F should bear some responsibility for her losses, and I think that she should. I'll explain why.

Although the company Miss F thought she was dealing with appeared relatively professional, it asked for funds upfront in order to earn a salary. This is highly unusual, and although I can see the scammer took steps to reassure Miss F that this was legitimate, I can't say that she took steps outside of what she was told by the scammer to confirm this was genuine. I also note that on the legitimate website of the business Miss F thought she was dealing with there is a section warning people about scams such as this.

Miss F also had issues withdrawing her money on several occasions, but rather than take a step back to consider what she was being told, continued to send money. I don't think that she should have done so.

I also know that Miss F was told to mislead her bank about what she was doing should she encounter any issues – and used the payments option of paying friends and family – which she maintained when she spoke with Halifax. I find that being told to lie to your bank should also have been noted as a red flag – if the payment was genuine, then there would be no need to conceal it. And had Miss F divulged that she was sending money as part of her employment, I think Halifax would very likely have uncovered the scam.

I am very sorry Miss F has lost money in this way. But I am satisfied that Halifax has done enough to put things right and I don't think it needs to pay Miss F any more money.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss F to accept or reject my decision before 6 May 2026.

Claire Pugh
Ombudsman