

The complaint and background

Mr E complains that Nationwide Building Society (“Nationwide”) won’t reimburse the remainder of his losses after he fell victim to a romance scam. It has provided a partial reimbursement.

Our investigator didn’t uphold the complaint. While she noted that the overall loss was significant, she didn’t think the payments ought to have appeared unusual to Nationwide. She explained that similar payments had been made in the months leading up to the scam. So she didn’t think Nationwide could reasonably have been expected to have identified that Mr E was falling victim to a scam. And she concluded that it wouldn’t be fair to ask Nationwide to take any further action.

Mr E disagreed. He considered that the payments he was making were unusual, particularly as it was uncharacteristic for him to buy gift cards. And he reiterated that he was being coerced into sending money, believing he was paying for medical bills, travel and phone subscriptions.

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, Nationwide ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

I’ve reviewed Mr E’s account and the payments he made to the scam. Having considered their value and who they were made to, I’m not persuaded that Nationwide ought to have found any of the payments suspicious, such that it ought to have made enquiries of Mr E before processing them.

I say this because, though they added up to a substantial amount, each payment or withdrawal was for a relatively small amount – seemingly ranging from £10 up to £200. And the payments were made to places commonly associated with general, everyday spending, such as supermarkets or electronic stores. The frequency of the payments and withdrawals also doesn’t appear concerning. While there were a large number of payments, these were spread out across a period of around a year. And, after each payment, the funds in the account were never fully depleted. So I don’t think Nationwide ought to have been concerned about any of the payments or withdrawals at the time they were made.

For completeness, I’ll just address a couple of additional points raised by Mr E. He’s mentioned that the purchase of gift cards was uncharacteristic for him. Based on what I’ve seen, I can’t see that Nationwide would have been aware of the specifics of what Mr E was buying – just that he was making payments to various retailers. But even if it was aware, I remain of the opinion that the amounts and the frequency of the purchases of gift cards wouldn’t have appeared overly concerning.

I also note that Mr E has mentioned his vulnerabilities and said that Nationwide would sometimes contact him if it didn't recognise a payment he was attempting to make. Nationwide has told us it wasn't aware of any vulnerabilities prior to the payments being made and said it had no additional processes or protections in place for Mr E compared with any other customer. I've not seen sufficient evidence that would suggest to me that Nationwide was aware of his vulnerabilities or that it had additional processes in place.

So, I don't think Nationwide acted in error by allowing the payments to be made. And, given this, I think it has been very reasonable in providing a partial refund of the losses. While I appreciate that Mr E has been the victim of a very cruel and manipulative scam – and I'm so sorry to learn of this and how it has understandably impacted him – the fault here lies with the scammer, not with Nationwide.

While I know this will come as a huge disappointment to Mr E, I don't find that there were any failings on Nationwide's part that would lead me to uphold this complaint.

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 Mr E to accept or reject my decision before 13 May 2026.

Melanie van der Waals
Ombudsman