

## The complaint

Mrs U complains that HSBC UK Bank Plc won't refund the money she's lost as a result of a job scam. Mrs U is represented in this complaint, but I'll refer to her as it's her complaint.

## What happened

The information currently provided is both very limited and unclear.

Mrs U explains that:

- She was contacted on social media about a commission-based job with Company A.
- The job she accepted '*was moving items on a daily basis*'.
- She was told that she would be paid daily commission of 50%. However, after being shown how to perform tasks that may have possibly been reviewing products, and receiving an initial payment, she had to pay Company A – in crypto, via Firm C (a genuine crypto exchange) to complete higher earnings tasks and collect her salary.
- Due to having to pay to complete tasks, her Company A account continued to have a deficit balance, so she had to pay Company A more and more money.
- She was persuaded to download software so the scammers could access her device(s) and help her set up a crypto wallet with Firm C.
- She was pressurised into making payments and to borrow money from friends and family.
- She paid the following amounts from her HSBC account to Firm C and then onto the scammers' crypto account:

Payment Number / Credits	Date	Payment method	Payee	Amount £
1	10/12/24	Faster payment	Mrs U's account with Company C	26
2	13/12/24	Faster payment	Mrs U's account with Company C	80
<b>Credits</b>				<b>711.47</b>
3	14/12/24	Faster payment	Mrs U's account with Company C	350
4	14/12/24	Faster payment	Mrs U's account with Company C	50
5	14/12/24	Faster payment	Mrs U's account with Company C	250
6	16/12/24	Faster payment	Mrs U's account with Company C	1,100
7	18/12/24	Faster payment	Mrs U's account with Company C	1,000
8	20/12/24	Faster payment	Mrs U's account with Company C	550
9	20/12/24	Faster payment	Mrs U's account with Company C	130
10	21/12/24	Faster payment	Mrs U's account with Company C	1,000

11	21/12/24	Faster payment	Mrs U's account with Company C	1,500
12	21/12/24	Faster payment	Mrs U's account with Company C	1,200
13	21/12/24	Faster payment	Mrs U's account with Company C	1,000
14	6/1/25	Faster payment	Mrs U's account with Company C	2,000
15	6/1/25	Faster payment	Mrs U's account with Company C	2,000
16	9/1/25	Faster payment	Mrs U's account with Company C	2,500
17	9/1/25	Faster payment	Mrs U's account with Company C	2,000
18	15/6/25	Faster payment	Mrs U's account with Company C	770
19	19/6/25	Faster payment	Mrs U's account with Company C	740
Total				18,246

Mrs U was also required to pay anti-money laundering fees. Payments 17 and 18 relate to these fees but it may have been a separate recovery scam.

Mrs U has only been able to retrieve messages with scammers from 22 May 2025 and the date she realised the job was a scam is unclear.

Mrs U contacted HSBC in late July 2025, saying payment 12 was out of character and should've been subject to intervention and claiming a refund, as probing questions at this point would've exposed and stopped the scam.

However, HSBC said she wasn't eligible for a refund as the payments to the scam were made from her account with Firm C. Also, they didn't think they'd made any errors and they pointed out that when Mrs U selected 'cryptocurrency' on 14 December 2024 they provided a suitable fraud warning which including warning her against allowing remote access.

As Mrs U was dissatisfied she brought her complaint to our service, but our investigator considered that there was insufficient evidence to confirm the disputed payments were made in relation to a scam.

As Mrs U disagrees her complaint has been passed to me to consider.

**I issued a provisional decision on 12 February 2026, and this is what I said:**

*I've considered the relevant information about this complaint.*

*My provisional decision is the same non-uphold outcome as that reached by our investigator. But as Mrs U has struggled with technology, attempted to provide evidence and appears to have had a change in representative, I would like to give Mrs U a final opportunity to provide evidence and clarity.*

*The deadline for both parties to provide any further comments or evidence for me to consider is 6 March 2026. Unless the information changes my mind, my final decision is likely to be along the following lines.*

*If I don't hear from Mrs U, or if they tell me they accept my provisional decision, I may arrange for the complaint to be closed as resolved without a final decision.*

*What I've provisionally 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, my provisional decision is not to uphold this complaint.*

*I'm very sorry to hear about Mrs U's financial loss and I recognise this will come as a big disappointment to her, but I can't be satisfied that HSBC can reasonably be held responsible for refunding these payments. And I'll explain why.*

*The starting point in law is that the account holder, in this instance Mrs U, is responsible for any transactions made from her account which are properly authorised. This is set out in the Payment Service Regulations (2017) and confirmed in HSBC's account terms and conditions and there's no dispute that the transactions in the above table were properly authorised.*

*However, there are other considerations that might apply to complaints involving a scam, through the application of best practice and industry standards. There is also the APP Scam Reimbursement Rules, which was in place in 2023, for customers who have fallen victim to an APP scam, that can apply to payments made as a result of a scam. But not where they were sent to another account in Mrs U's name (her account with Company C).*

*Although I've taken Mrs U's testimony into account, I'm not satisfied there is enough evidence to establish a scam or any of the specifics that might possibly surround it. Mrs U hasn't been able to provide any evidence that she was contacted about a fake job, offered the job, required and instructed to make payments.*

*Whilst Mrs U has provided communications about crypto, it is sometime after she says she was contacted by the job scammer and appears to be about recovery and, as mentioned by our investigator, refers to payments that aren't in the above table. And I can't see a clear evidential link with the job scam complaint. Also, although it appears Mrs U made payments to her account with Company C, the statement that's been presented isn't clear and doesn't directly correspond or have supporting communications (a request and a response from Firm C). So, I can't be satisfied that the beneficiary of Mrs U's funds was a scammer as a result of the alleged job scam.*

*With so little evidence and without being able to establish a scam, I wouldn't be able to fairly or reasonably direct HSBC to refund Mrs U the disputed transactions. And as the lack of scam evidence is a major issue here, I've not gone on to investigate or make findings on HSBC actions.*

*Having noted that Mrs U has difficulty with technology, that with technical assistance she did manage to obtain the May 2025 dialogue and that giving explanations and evidence may have been difficult due to an apparent change in representative, before finalising this decision, I wanted to give her some additional time to:*

- *Contact the messaging app and / or technical support charities to retrieve information that shows some communications and / or dialogue about the job scam in December 2024 and January 2025.*
- *Demonstrate that the Firm C statement is hers and provide an explanation of how it relates to the refunds she is claiming.*
- *Provide an explanation and evidence (where possible) of:*
  - *When she realised the job was a scam and stopped undertaking fake tasks?*
  - *What happened when she discovered the scam?*
  - *What happened in the five-month gap between payments 17 and 18?*
  - *How and when Person B was introduced to her?*

- *How the dialogue with Person B and the transactions she was discussing with him, including those that aren't in the above table, relate to the job scam?*

*So, whilst I don't disbelieve Mrs U has had suffered a financial loss and I genuinely empathise with her, without further information and evidence, my provisional decision is not to uphold this complaint against HSBC.*

*My provisional decision*

*For the reasons mentioned above, my provisional decision is not to uphold this complaint against HSBC UK Bank Plc.*

*This is subject to any comments that either Mrs U or HSBC UK Bank Plc may wish to make. These must be received by 6 March 2026.*

## **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.

Further to my above provisional decision, in which I gave Mrs U a final opportunity to provide evidence and clarity, Mrs U's representative provided some additional text, crypto exchange screen shots and media files (screenshots and voice messages) most of which appeared to be blank and couldn't be opened. Also, they made some comments which included the following:

- *The scam 'evolved from a typical job scam, and our client had requested to withdraw; however, she was informed that she needed to pay AML fees'. 'She had further explained that the gap between the later payments represented a period when she had made further requests to release funds, with no success, until the fraudsters re-engaged with her and convinced her to send further funds'.*
- *'The evidential burden placed on the consumer should not be unreasonable, in that it should not call upon them to provide information that is no longer accessible or recoverable'.*
- *She previously explained 'difficulties in obtaining further evidence regarding the scam chats'. Chats had been provided covering a significant period of the scam, which provides sufficient context and confirmation of the scam in dispute.*
- *She has provided evidence demonstrating the full payment journey, showing the transfers from the bank account to Firm C and then subsequent withdrawals to the scam.*

Despite requesting and then receiving further files and giving further time (in addition to that given by our investigator), subsequent files also appear to be blank and couldn't be opened. And the information I could see, doesn't fill in any of the significant evidential gaps. So, the position remains the same as when I issued my above provisional decision.

Mrs U hasn't been able to provide any evidence that she was contacted about a fake job, offered the job, required and instructed to make crypto payments. Although she has provided communications about crypto, it is sometime after she says she was contacted by the job scammer and appears to be about recovery and, as mentioned by our investigator, refers to payments that aren't in the above table. And I can't see a clear evidential link with the job scam complaint. Also, although it appears Mrs U made payments to her account with

Company C, the statement that's been presented isn't clear and doesn't directly correspond or have supporting communications.

Whilst I don't disbelieve Mrs U, despite giving her extra time, I'm still not satisfied there is enough evidence to establish a scam or any of the specifics that might possibly surround it.

I'm sorry to disappoint Mrs U, but having considered all the information on file, for the reasons explained above, my final decision is not to uphold this complaint against HSBC.

### **My final decision**

For the reasons mentioned above, and in my provisional decision, my final decision is not to uphold this complaint against HSBC UK Bank Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs U to accept or reject my decision before 12 May 2026.

Paul Douglas  
**Ombudsman**