

## **complaint**

Mr K says National Westminster Bank Plc is wrong to hold him responsible for transactions in favour of a company offering gambling services. The transactions were apparently made using his computer and security information, including a secure password.

Mr K says his computer was hacked.

## **background**

Any winnings from the transactions would have gone into Mr K's account for his benefit.

Our adjudicator did not think Mr K's complaint should succeed. She thought it unlikely Mr K's computer had been hacked. She also thought it unlikely that a hacker could obtain the password via which the transactions were authorised.

Mr K asked for the adjudicator's conclusions to be reviewed by an ombudsman. He sent in various items, mainly from websites (eg Wikipedia), showing how it was possible for computers to be hacked.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

I am sorry to disappoint Mr K but the evidence points overwhelmingly to the conclusion that the disputed transactions were authorised by him. He has provided no convincing explanation for how his password was obtained by a fraudster. The evidence also points to the fact that Mr K's computer was used and I doubt if it was hacked. Nor have I seen any convincing explanation for why a fraudster would perpetrate the fraud if any winnings were paid to Mr K.

## **my final decision**

I do not think the bank has acted wrongly in this case.

Roger Yeomans  
**ombudsman**