

## **complaint**

Mr W complains that National Westminster Bank Plc will not refund fraudulent payments made from his account to an online gambling website.

## **background**

Mr W disputes four payments made on the same date. The payments totalled £2,550 (£50, £500, £1,000 and £1,000) and resulted in an overdraft balance on his account.

The adjudicator did not recommend that the complaint should be upheld. He said that:

- The payments were consistent with previous ones to this website.
- All the payments came from a computer network with the same IP address and had the same authentication code.
- Any winnings would have been sent back to Mr W's account and there was no apparent benefit to a fraudster.
- He did not see evidence that the payments were not authorised by Mr W.

Mr W did not agree and said, in summary, that he had been the victim of identity theft as a similar account had been set up with another third party.

## **my findings**

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

The adjudicator has set out why the circumstances surrounding these transactions do not suggest that they were unauthorised. I agree with this.

I also note that Mr W said in his complaint to this service that he is conscious about computer security. He used a private network which had the IP address captured for these transactions. He took steps to protect his security information. I consider that this makes it less likely that his information has been compromised as he said he assumed.

I find that the most likely explanation of what happened is that the transactions were authorised by Mr W.

## **my final decision**

In light of the above, my decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr W to accept or reject my decision before 30 July 2015.

Michael Crewe  
**ombudsman**