



Reimbursement toolkit

For payments made on or after 7th October 2024

This guide is designed to help you to apply to your bank or building society to ask for your money back if you have been the victim of a scam – that is you have been coerced into paying money to someone who was not who they said they were or never intended to provide the goods and services that they promised.

If you have spotted a payment from your account that you didn't make (including on your credit or debit cards), you can find more information about what to do on this page from consumer group **Which?**: [Card fraud Advice - Which?](#)

Included in the toolkit:

- Quick help sheet
- Template letter to your bank explaining your case
- Your bank's role
- What are the Authorised Push Payment Fraud Reimbursement Rules?
- After the claim

Quick help sheet

What should I do when I find out I've been the victim of a scam?

Call your bank as soon as possible to report that you've been the victim of a scam. Most banks have a dedicated phone number to report fraud – you will find this on your bank's website. If you don't have access to the internet, call the number on the back of your card and ask to report a scam. You can also report fraud to most large banks and building societies by calling **159**.

If you or someone else is in immediate danger because of a scam (for example, being threatened by an aggressive doorstep caller), **call the police on 999**.

Reporting and advice

England and Wales:

Report the scam to Report Fraud: visit the website (www.reportfraud.police.uk) or call **0300 123 2040**.

You can get further advice and support by calling Citizens Advice **0808 223 1133** or **0808 223 1144** for a Welsh-speaking advisor or visit the website (www.citizensadvice.org.uk).

Scotland:

Report the scam to Police Scotland on **101** or contact Advice Direct Scotland on **0808 164 6000** or on their website (www.consumeradvice.scot).

Advice & support are available from Scotland's Citizens Advice Helpline: **0800 028 1456**.

Northern Ireland:

Report the scam to Report Fraud: visit the website (www.reportfraud.police.uk) or call **0300 123 2040**.

You can get advice and support from Consumerline on **0300 123 6262**.

What do I need to tell my bank?

Tell your bank that you believe you have been the victim of a scam and you want to make a **fraud claim**.

Explain what happened, and make sure you include:

- the story you were told to persuade you to make a payment
- the reasons why you thought this was a genuine payment, not a scam
- any circumstances at the time of the payment that may have made you stressed, distracted, rushed, or otherwise more likely to become a scam victim
- the impact that the scam has had on your life

More tips on what to include in each of these sections is below.

If you are able to, we recommend that you call the bank on their dedicated fraud number and explain the circumstances over the phone. You may wish to follow up with a letter so that you have a written record of what you have told the bank – you'll find a template below to help you with this.

Will I be able to get my money back?

This depends on the way in which you made the payment, who you bank with, and the circumstances surrounding the scam.

As of the 7th October 2024 it is mandatory for banks to reimburse victims of Authorised Push Payment Fraud (payments made by bank transfers within the UK) as long as the consumer standard of caution has been met - more info on page 7).

You should tell your bank or building society that you've been a victim as soon as possible regardless of who you bank with and how you made the payment.

What information should I include in my fraud claim?

When you speak to staff at the bank to make your fraud claim, you should try and explain the circumstances leading up to the scam as well as the process you followed when making the payment. Here are some tips on what to include.

1. The story you were told to persuade you to make a payment

How were you first contacted? Perhaps you received an unexpected phone call or letter, or a cold caller at the door? Did you respond to an online advertisement or offer?

What story were you told? A few common stories:

- This product/service is on special offer for a limited time. You must buy it now to get this amazing discount!
- Your money is at risk because of fraud. You need to move it out of your account immediately. I am from the police/your bank, and I will help you to open a new account.
- You need to pay a fee to release a package or get access to lottery winnings.
- A friend or loved one abroad needs you to send them money to deal with unexpected travel costs or health care.

Try to go back to the first time you had contact with the person and tell the whole story of your relationship with them, don't just focus on the circumstances around the payment. If you have been in touch with the person/organisation for some time, it's important that you include this in your claim.

2. The reasons why you thought this was a genuine payment, not a scam

Explain **why** you thought the story that the person/organisation was telling you was true or convincing. Include any evidence that they gave you that they were who they said who they were and note any checks that you made.

For example, if your payment was for a product or a service, did you check online for any reviews of the company or the website before you made the purchase?

If you were persuaded you were speaking to a person in authority (for example a police officer), what evidence did they provide? Perhaps they gave you a name, a station, a shoulder number or other identifier. You may have been asked to call a number to check their identity.

You should include details here of any checks that you made about the person, the product or service, or the organisation.

3. Any circumstances at the time of the payment that may have made you stressed, distracted, rushed, or otherwise more likely to be scammed

Anyone can go through periods where their circumstances make them more likely to become a scam victim. Life events, poor health, financial stress, and capability which may be temporary or longer term can all make someone more susceptible to scams.

If you feel there were circumstances which made you stressed, distracted, rushed, or otherwise less able to identify the scam at the time you made the payment, you should highlight them in your fraud claim. For example, mental health conditions, severe illness, bereavement, relationship breakdown, learning difficulties, or lack of confidence in managing your finances can all have an impact.

You should explain how your circumstances made you more likely to believe the story you were told before you made the payment.

4. The impact that the scam has had on your life

You should include details of how the scam has affected your life. For example, if you have had to change your spending habits because of the amount stolen, you should highlight this.

You may also be experiencing non-financial impacts in the aftermath of the scam. Many people experience shame and embarrassment after discovering that they have been the victim of a scam. Many people also develop anxiety answering the door or the phone as a result of becoming a victim of a doorstep or telephone scam.

Remember that it is not your fault – you have been deceived by a sophisticated criminal.

This is a template letter which you can use to write your letter to the bank confirming the details of your case. We recommend you do this after you have made your initial fraud claim by telephone.

[Your address]

[Date]

Dear Sir/Madam,

On [date], I made a fraud claim with you regarding the payment of [amount] to [name of payee and bank account number] I made from my account on [date].

I am writing to confirm the details of what happened to me, which I discussed by telephone with [name of staff member].

The scam

On [date], I was first contacted by [individual/organisation].

[Describe how the scam happened, including the story you were told about the purpose of the payment]

I believe that I took reasonable steps to check that the payment was genuine and I had a reasonable basis for believing that this was not a scam.

[Describe the steps you took to check that the payment was genuine, and why you believed it was not a scam]

At the time of the scam, I was more likely to be deceived because...

[Describe any circumstances at the time of the payment that may have made you stressed, distracted, rushed, or otherwise more likely to be tricked]

This scam has had a significant impact on my life.

[Describe the impact that the scam has had on your life]

Yours faithfully,

[Your name]

Your bank's role

What will my bank do when I make a fraud claim?

The first thing the bank will do when you tell them you've been the victim of a scam is to see if they can recover any of your money from the bank account you sent the money to. This is called **repatriation**. It's very important that you contact the bank as soon as you become aware of the scam, as the sooner they become aware, the more likely they will be able to recover some of your money from the criminals.

Criminals are likely to try and move your money out of their bank accounts as soon as it arrives to avoid this, so the bank is unlikely to be able to recover all your money in this way.

If your bank is able to retrieve some of your money from accounts owned by the criminal, they will send you a letter confirming how much money they will return to you. They may refer to money that they have "recovered".

If the bank has not been able to recover all of your money, then an assessment will be made as to whether you should be reimbursed for some or all of the money you lost in the scam. How the bank decides this depends on which bank you are dealing with, and how you made the payment.

How does the bank decide whether to reimburse me?

Every claim will be assessed on a case-by-case basis. As part of the process your bank will consider the evidence presented by you, any service providers involved and – where relevant – a third party, such as the police.

New rules have been set out by the Payment Systems Regulator (PSR) for Payments made on or after 7th October 2024 which state that reimbursement is now mandatory for fraudulent bank transfers within the UK as long as the Consumer Standard of Caution has been met.

More details on these rules are on the next page of this guide.

If you didn't make the payment by bank transfer (for example, you paid by cash, cheque, or card), you should still contact your bank as soon as possible and ask them to help you. You can also get further advice from the following organisations:

Citizens Advice (England and Wales)

Website: www.citizensadvice.org.uk

Phone: 0808 223 1133

Advice Direct (Scotland)

Website: <https://www.consumeradvice.scot/>

Phone: 0808 164 6000

Consumerline (Northern Ireland)

Phone: 0300 123 6262

Victim Support

Website: www.mysupportspace.org.uk

Phone: 0808 168 9111

Which?

Website: www.which.co.uk/consumer-rights/scams

Age UK

Website: [Avoiding scams information guide | Age UK](#)

Authorised Push Payment Fraud Reimbursement Rules

If you have made a payment on or after 7th October 2024 by bank transfer online, by telephone, or in branch to another UK bank account that later turned out to be a scam, you can make a claim under the new rules set out by the Payment Systems Regulator.

The rules set out actions that your bank or building society should take to protect you from scams and fraud. This includes having systems in place to monitor payments, to make sure that people opening a bank account are who they say they are and warning you if they think you may be at risk from a scam.

The rules also set out a standard of behaviour for customers – also known as the “Consumer Standard of Caution” to demonstrate that you have not been grossly negligent. At the time of payment, you are expected to:

- Follow any advice or warnings provided by your bank and law enforcement. This may include advice on how to check that your payment is genuine, or an alert to advise that they think it may be fraud.
- Report the fraud as soon as you can, and no more than 13 months after the last fraudulent payment was made.
- Respond to any requests your bank may ask you for additional information about your claim.
- Cooperate fully with your bank when it comes to involving the police. The bank should advise you on how to do this.

If you have done all these things, your bank or building society should reimburse you in full.

Your bank does not have to reimburse money lost in an APP fraud if you have shown a significant degree of carelessness (known as ‘gross negligence’) when making a payment. This would mean you would not have met the Consumer Standard of Caution.

If you have not, don’t panic!

Your bank or building society must reimburse you in full if they find that you were vulnerable to scams at the time that you made the payment. Factors that may make you more likely to be coerced include the sophistication of the scam (how convincing was the story you were told), your personal circumstances (for example being stressed or distracted at the time of the scam), and the marketplace (how familiar you were with the product or service being sold).

Although it might be uncomfortable to describe your personal circumstances to bank staff, it is important that you tell them about anything that may have affected your behaviour or made you less able to make good decisions. For example, if you have recently suffered a bereavement or another life changing event, this may have had an impact on your state of mind.

After the claim

What can I expect from my bank after I make a fraud claim?

Every claim will be assessed on a case-by-case basis. As part of the process your bank will consider the evidence presented by you, any service providers involved and – where relevant – a third party, such as the police.

If your claim is valid, in most cases you should be reimbursed within five business days of making a claim. Business days are Monday to Friday, excluding Bank Holidays.

In some cases it can take up to 35 business days to be reimbursed. This is when your bank needs extra time to gather information from you, the bank that received the payment, or a statutory body (such as the Financial Conduct Authority) to inform their assessment of the case.

An excess of up to £100 may be deducted from any money that is reimbursed. Your bank may choose a different excess up to the maximum of £100, or not apply any excess at all. Your bank will confirm the exact amount and how this will be applied. If you are a vulnerable customer there will be no excess applied.

What if my bank decides not to give me my money back?

The decision letter from your bank should also include information on the complaints process. If your bank has decided not to reimburse you, or only to reimburse some of the money you lost, you can challenge this decision through the bank's normal complaints process.

If the decision letter gave a reason why you were not reimbursed, you should try and address this in your complaint, explaining why you acted in the way that you did.

You can find details of your bank or building society's complaints process on their website. They must investigate your complaint and give you a clear answer within 5 business days, or 35 business days in exceptional circumstances. Tips on [how to complain effectively](#) are available from Citizens Advice.

If you are not satisfied with how they deal with your complaint, or you do not get an answer within 35 business days, you can complain to the [Financial Ombudsman Service](#).

What if I am unhappy with the way the bank handled my complaint?

If you are not happy with the way the bank or building society dealt with your complaint, or you disagree with their reasoning for not reimbursing you (or only giving you a partial reimbursement), you can complain to the Financial Ombudsman Service.

The Financial Ombudsman Service is independent and completely free for you as a consumer.

You should be aware that the Ombudsman does not have a set timeline for responding to cases and this can be a lengthy process. For more information see the [Financial Ombudsman Service website](#).