Start My Claim

FREE GUIDE

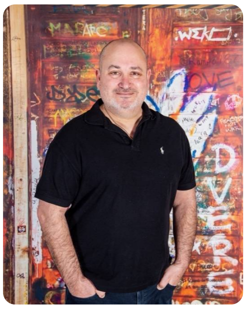
The Scam Refund Survival Guide

Getting your money back — without a claims company

18 PAGES · 2026/27 EDITION

A NOTE FROM THE FOUNDER

The map I wish I'd had



I built Start My Claim after representing myself twice — through my own divorce and a small claims dispute, both without a solicitor. What I learned is that processes like this are usually designed for ordinary people to use themselves — the hard part isn't the law, it's not knowing what happens next, or what a fair outcome even looks like.

That grew into a wider mission: employment disputes, small claims, renters' rights, and the subject of this guide — getting your money back after a scam. The shape of the problem is always the same. A process that's meant to be accessible, and a person facing it for the first time with no idea where to start.

This guide won't do the work for you, but it will show you the whole road: the two stages, the deadlines, the costs, and where people trip up. Keep it, print it, scribble on it.

And if you get stuck, reply to any email we send you. I read every reply.

Paul Keene · Founder, Start My Claim

NO CARD, NO CATCH

What's already free

Before anything else in this guide costs you a penny (some of it never will) — here's what a free Start My Claim account already gives you. No card, no trial that quietly starts charging.

Deadline Checker

Enter your dates and find out exactly where you stand on both statutory clocks — the bank claim window and the Ombudsman referral window.

Bank Response Doctor

Paste or upload your bank's response letter. It tells you what kind of letter it is, whether the timeframe was followed, and how strong your case is to escalate.

Also free

A limited amount of Case Companion AI — ask it questions about your situation, any time. (Unlimited access comes with the paid plan on the back page.)

startmyclaim.ai/scam-recovery — set up a free account in a couple of minutes. Nothing here ever asks for a card.

STEP ZERO

Is this a scam refund claim?

Not every case of lost money is the same kind of claim, and the route that gets your money back depends on which one you're dealing with. This distinction matters — it decides which rules protect you.

✓ Authorised push payment (APP) fraud

You were deceived into sending the money yourself — by bank transfer — to someone pretending to be your bank, the police, a genuine seller, a partner, or an investment. This is what this guide covers: it is the only category the Payment Systems Regulator's mandatory reimbursement rules apply to.

An unauthorised transaction

Someone took money from your account without your knowledge or permission — a cloned card, a hacked account, a payment you never made or agreed to. Different rules apply here (the Payment Services Regulations 2017): your bank must generally refund you promptly unless it can show you authorised the payment or were grossly negligent with your security details. Report it the same way, but expect a faster, more automatic response.

A dispute over goods or services

You paid a genuine business, but what arrived wasn't what was promised, or nothing arrived at all, and the seller isn't a scammer — just unhelpful. This is a consumer rights dispute, not fraud. If you paid by credit card and the item cost £100–£30,000, Section 75 of the Consumer Credit Act makes your card provider jointly liable. Debit and credit card chargeback may also help.

Not sure which one you're dealing with? The free wizard at startmyclaim.ai/scam-recovery asks a few questions and tells you.

THE CLOCK IS RUNNING

Are you still in time?

Two separate deadlines apply to a scam refund claim — miss either one and that route closes.

13mo	6mo	8wks
To report your claim to your bank from the date of the last payment you made as part of the scam	**To refer to the Ombudsman** from the date of the bank's final response	**No response? You can go anyway** if the bank hasn't issued a final response, you don't have to keep waiting

One more date worth knowing: the Payment Systems Regulator's mandatory reimbursement scheme only covers payments made **on or after 7 October 2024**. Losses before that date fall under a voluntary code that only nine banks signed up to (Barclays, HSBC, Lloyds, Nationwide, NatWest, RBS, Santander, Starling, TSB) — a weaker, discretionary remedy. And the mandatory scheme only covers payments sent by Faster Payments or CHAPS — not international transfers, not card payments, not cash.

THE MOST IMPORTANT PAGE IN THIS GUIDE

The road map

1. **Report it — to your bank and to Action Fraud**
   Use the number on your card or statement, never one the scammer gave you. Reporting starts your bank's clock.

2. **The bank decides**
   5 working days for a straightforward case, up to 35 if they need more time to investigate.

3. **Reimbursed, refused, or partial**
   If it's not a full reimbursement, ask for their decision as a written "final response."

4. **Disagree? You can escalate**
   Free, independent referral to the Financial Ombudsman Service — no fee, ever.

5. **The Ombudsman decides**
   Can direct reimbursement, interest, and compensation for distress — binding on the bank if you accept it.

Worked example — Priya's claim, start to finish

Priya was cold-called by someone claiming to be her bank's fraud team, using a spoofed number that matched the real one on the back of her card. She sent **£9,000** to a "safe account" on 3 February 2026. The next day, mid-call, her banking app showed a written fraud warning before a second, larger transfer — she dismissed it and sent a further **£5,200**. Total lost: **£14,200**.

Her first 48 hours: she reported both payments to her bank on 5 February, got an Action Fraud crime reference, and kept the call log showing the spoofed number and the exact wording of the warning she'd dismissed.

What the bank said: using the full 35-working-day window, its final response on 26 March reimbursed the first payment in full, minus the standard £100 excess (£8,900) — but refused the second payment, citing gross negligence for dismissing a written warning.

How it ended: Priya didn't accept the refusal. She referred the second payment to the Financial Ombudsman Service in April, well inside her 26 September deadline. In August, the Ombudsman found that dismissing a warning while an impersonator was still actively deceiving her on the phone fell short of the high bar for gross negligence, and directed the bank to pay the remaining £5,200. Total recovered: **£14,100 of £14,200** — the £100 excess was the only shortfall — resolved seven months after the first payment.

DO THIS BEFORE ANYTHING ELSE

Your first 48 hours

Speed matters here in a way it doesn't for most disputes — both because money can still be moved on, and because how promptly you acted is part of what the bank and the Ombudsman will look at.

☐ **Call your bank's fraud team.**
Use the number on your card or a statement — never a number given to you during the scam. Ask them to try to recall the payment from the receiving bank immediately.

☐ **Report to Action Fraud.**
(Or Police Scotland on 101 if you're in Scotland.) Get a crime reference number — your bank and the Ombudsman will both expect to see it.

☐ **Screenshot every message and call.**
Texts, emails, WhatsApps, call logs — especially anything showing who they claimed to be and what they told you to do.

☐ **Note exactly how you were contacted and deceived.**
Cold call, text, dating app, social media? What did they claim? This maps directly onto what the bank has to assess.

☐ **Gather your payment confirmations.**
The transfer confirmation screen, amount, date, time, sort code and account number the money went to.

☐ **Keep any warning you were shown — word for word.**
If your bank's app displayed a fraud warning before you paid, note exactly what it said and whether you read it. This will come up either way.

KNOW THE NUMBERS BEFORE YOU START

What it costs — and why paying for help rarely adds up

Reporting to your bank costs nothing. Referring to the Financial Ombudsman Service costs nothing. Neither charges a fee, ever — the whole process is designed so you don't need to pay anyone to use it. Start My Claim's £99 fee (back page) is for help building a stronger claim and evidence bundle — not a fee to claim, and not a cut of your refund.

A claims management company

Typically charges 15–30% plus VAT of whatever they recover — on a £14,000 refund, that can be several thousand pounds gone before you see a penny. They cannot do anything under the PSR scheme or the Ombudsman that you cannot do yourself for free.

"Recovery" or "asset retrieval" firms

If you've already lost money to a scam, you are statistically likely to be approached by another one offering to get it back for an upfront fee. No legitimate UK service asks for money up front to recover scammed funds — treat any offer like that as a second scam.

Entirely by yourself

Free, and thousands of people do it. The risk is procedural: missing a deadline, sending the wrong kind of complaint, or not having the evidence in the format a bank or the Ombudsman expects — the mistakes on page 11.

Start My Claim

One fixed fee — £99, one-off — no percentage of your money, ever. You keep 100% of whatever the bank or Ombudsman awards you.

Is self-representation right for you?

The previous page compares the cost of each route. This one is about fit, not cost — four honest questions worth asking yourself before you decide how to go about this.

Time.
Can you set aside an hour or two to write a clear claim, and follow up if the bank misses its deadline?

Paperwork and deadlines.
Are you comfortable keeping a dated record of every call, letter and screenshot from day one?

Facing your bank.
Can you stay factual and specific if your bank pushes back or cites gross negligence, rather than getting drawn into an argument?

New terms.
Are you willing to look up a word you don't recognise rather than guess what it means? This guide's glossary (page 14) is built for exactly that.

None of this is pass or fail

Most people who read this far manage all four just fine — most genuine, promptly-reported claims are made without any paid help at all. Three honest paths, depending on how it felt reading the list above:

Entirely alone. Free, and thousands do it well. The risk is the procedural traps — the mistakes on page 12.

Alone, with Start My Claim. You stay in control of every decision; the software builds the documents in the format the Ombudsman expects, and is built to help you catch the deadlines and mistakes above before they cost you anything.

With a solicitor. Worth genuinely considering if your loss is unusually large, your situation involves cross-border payments or several linked frauds, or you want independent financial guidance beyond the free Ombudsman route — that's a real cost-benefit call, not a failure to cope on your own.

THE STAGE WHERE MOST CLAIMS ARE DECIDED

Anatomy of a strong reimbursement claim

Banks see thousands of these. A vague account of “I was scammed” gets a slow, cautious answer. A precise one, citing the rules by name, gets a faster and more favourable one.

WHAT WAS TAKEN	The exact amount, the date, and the account it left from
THE DECEPTION	How you were contacted, who they claimed to be, and what they told you to do
WHEN YOU REPORTED IT	The date you told your bank — promptness is one of the things assessed
THE EVIDENCE	Screenshots, statements, correspondence, and your Action Fraud reference
THE RULES CITED	The PSR Mandatory Reimbursement Scheme, by name — not a vague appeal to fairness
THE ASK	Full reimbursement within 5 working days, and a written final response if refused

The wording itself matters as much as the structure — that’s the part our letter builder produces from your case details, citing the scheme correctly, in about ten minutes. See the back page.

STAGE TWO

When the bank refuses — escalating to the Ombudsman

A refusal, or a partial offer you don't accept, is not the end of the process — it's the point at which an independent service starts looking at your case instead of the bank marking its own homework.

Get the "final response" in writing.
This is the document that starts your 6-month clock to refer to the Financial Ombudsman Service. If the bank hasn't sent one after 8 weeks, you can refer anyway.

The Ombudsman Service is free and independent.
It isn't part of the bank, and it isn't part of Start My Claim. It looks at the whole picture — not just whether the bank followed its own process correctly.

What it can direct.
Full or partial reimbursement, interest on the amount (currently 8% simple, the Ombudsman's standard reference rate), and compensation for distress and inconvenience where it's warranted.

Be realistic about timing.
Ombudsman caseloads mean a decision can take several months. Your 6-month deadline is to refer the case, not to have it resolved — refer early and let the process run.

The decision is binding on the bank — not on you.
If the Ombudsman finds in your favour and the bank must pay, that's final for them. If you're unhappy with the outcome, you aren't obliged to accept it, though options beyond the Ombudsman are limited.

LEARN FROM EVERYONE ELSE

Five mistakes that sink scam refund claims

1 **Reporting late**

The clock runs from the payment date, not from when you get round to it — and delay itself can count against how “prompt” your response was judged to be.

2 **Skipping Action Fraud**

Banks and the Ombudsman both expect to see a crime reference number. Reporting takes minutes online.

3 **Treating a refusal as final**

A bank’s first answer is not the last word — it’s the trigger for an independent review, not the end of the process.

4 **Losing the evidence trail**

Deleting messages from the scammer, or not noting the exact wording of any warning your bank showed you before you paid.

5 **Filing the wrong kind of complaint**

An unauthorised transaction or a goods-and-services dispute needs a different route to APP fraud — sending the wrong one wastes the clock. See page 4.

The free Deadline Checker on page 3 is built to help with mistake 1 — and against mistake 4, keep every message, screenshot and date in one place yourself from day one; don’t rely on the scammer’s messages still being there later.

AN HONEST PAGE

Is it actually worth claiming?

Reimbursement under the PSR scheme is the default outcome for most genuine APP fraud — but it is not automatic, and it is not unconditional. Four things worth knowing honestly before you start:

Gross negligence

A bank can refuse if it can prove you acted with gross negligence — a high legal threshold. Ignoring a specific, clear warning is the kind of thing that can meet it; ordinary carelessness usually doesn't.

First-party fraud

If you were the one behaving fraudulently — for example, staging a loss — the scheme excludes you. This is rare, and not the same as being a genuine victim who made a mistake.

The standard excess

Banks can deduct up to £100 from a successful claim. Most do. Full recovery, even when you win, is usually £100 short of what you lost.

Payments outside the scheme

International transfers, card payments, cash, cheques, and anything before 7 October 2024 fall outside the mandatory rules — other, weaker routes may still apply.

None of this means don't claim — most genuine, promptly-reported APP fraud is reimbursed. It means go in with accurate expectations, not a guarantee.

Twelve words you'll meet, in plain English

Authorised push payment (APP) fraud When you were tricked into sending the money yourself	**PSR** The Payment Systems Regulator — sets the reimbursement rules
FOS The Financial Ombudsman Service — a free, independent complaints body	**Final response** The bank's formal written decision — starts your 6-month clock
Gross negligence The high bar a bank must clear to refuse your claim	**First-party fraud** When the customer themselves was behaving fraudulently
Standard excess Up to £100 a bank can deduct from a successful claim	**Faster Payments / CHAPS** The two bank-transfer types the mandatory scheme covers
Action Fraud The UK's national fraud and cyber crime reporting centre	**Customer standard of caution** What's expected of you — prompt reporting, cooperation, an honest account
Without prejudice Settlement talk that can't be used against either side later	**Chargeback** A card-scheme dispute route — different from PSR reimbursement, and not always available

The full plain-English glossary lives at startmyclaim.ai/glossary.

WORTH KNOWING IN 2026

Claims, by the numbers

£85,000
Mandatory reimbursement cap
per claim, under the PSR scheme

5–35
working days for a bank decision
5 standard, up to 35 if they need to investigate

13
months to report to your bank
from the date of the last scam payment

6
months to refer to the Ombudsman
from the bank's final response

And from our coverage across the other claim types — a taste of what The Claimant reports every week:

531,000
Employment tribunal claims hit a record high in 2026 — and 59% of claimants represent themselves at the hearing.

£10,000
The small claims track ceiling — most money disputes under this are yours to run without a solicitor.

24 months
The rent a tenant can claim back from a rule-breaking landlord under the Renters' Rights Act 2025.

KEEP LEARNING

The Claimant

Our plain-English publication at **startmyclaim.ai/the-claimant** — new articles several times a week, and not just on scam refunds: employment disputes, small claims and renters' rights too. Fee changes, new rulings, step-by-step guides, what-happens-next explainers.

If the law moves, we cover it

In language you don't need a law degree to read.

5×	4	0
articles per week	claim types covered	jargon required

Your copy:

2026/27 edition · v1.0 · accurate as of 12 August 2026. The law and rules change — verify current rules from primary sources (gov.uk, legislation.gov.uk) before relying on them for an active claim.

WHEN YOU'RE READY TO MAKE THE JOURNEY

Do it with Start My Claim

Everything in this guide is the map. The tools do the driving. The **Ombudsman Pack (£99, one-off)** builds your bank complaint, organises your evidence, and prepares your Financial Ombudsman Service escalation if the bank says no.

	FREE	OMBUDSMAN PACK £99
Deadline Checker (PSR + Ombudsman)	✓	✓
Bank Response Doctor	✓	✓
PSR-aligned bank complaint letter, refined with your evidence	—	✓
FOS escalation guidance — guide + AI Companion drafts your submission	—	✓
Evidence bundle: screenshots, statements, comms	—	✓
Deadline tracker (13-month PSR + 6-month FOS clocks)	—	✓
Case companion questions	limited	**unlimited**

One fixed fee, paid once. Case data never expires. **You keep 100% of any refund the bank or Financial Ombudsman Service awards you — we take £0 commission, always.**

startmyclaim.ai/scam-recovery

Scan to run the free deadline checker on your own claim.

One-off payment. No subscription. No percentage of your refund.
General guidance, not financial advice · UK-wide.

THE SMALL PRINT

Start My Claim is self-service software from Vindivo Limited. We are **not a bank, not the Financial Ombudsman Service, and not a financial adviser**. We don't decide your claim, don't guarantee reimbursement, and don't hold or receive your money — that always flows directly between you, your bank, and the Ombudsman.

The content of this guide is general information about the PSR Mandatory Reimbursement Scheme and the Financial Ombudsman Service process. It is **not financial advice** about your individual circumstances, and reading it does not create an adviser relationship. Reimbursement is not automatic: the rules include recognised exceptions (such as gross negligence or first-party fraud), and outcomes are decided by your bank or the Financial Ombudsman Service — not by Start My Claim. Verify current rules from primary sources (psr.org.uk, financial-ombudsman.org.uk) before relying on them for an active claim.

If your situation is complex, or you want independent financial guidance, the Financial Ombudsman Service and MoneyHelper are free, and a regulated financial adviser is the right choice for advice on your money.