Start My Claim

MINI-GUIDE 1 OF 3

SCAM REFUND

The 3 Checks Before You Start

Five minutes now saves weeks later

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Before you send a single letter, three questions decide whether — and how — you have a scam refund claim. Get these right first and everything after them moves faster.

> *The three checks*
>
> **1. Is this actually APP fraud?** — not a different kind of dispute
>
> **2. Are you still in time?** — two separate clocks apply
>
> **3. Do you have the right evidence?** — before you report it

This is one of three short guides on the scam refund process. The others cover making your claim to the bank, and escalating to the Financial Ombudsman Service if they refuse.

CHECK 1

Is this actually APP fraud?

The Payment Systems Regulator's mandatory reimbursement rules only cover one specific category of loss. Sending the wrong kind of complaint wastes time you don't have.

✓ 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 the category covered here.

An unauthorised transaction

Someone took money from your account without your permission — a cloned card, a hacked account. Different rules apply (the Payment Services Regulations 2017) and the response is usually faster and more automatic.

A dispute over goods or services

A genuine business that didn't deliver, rather than a scammer. Section 75 (credit card, £100–£30,000) or chargeback is the right route — not the PSR scheme.

Not sure? The free wizard at startmyclaim.ai/scam-recovery asks a few questions and tells you which route applies.

CHECK 2

Are you still in time?

Two separate deadlines apply — miss either one and that route closes, regardless of how strong the claim is.

13mo	6mo	8wks
To report to your bank	**To refer to the Ombudsman**	**No response? Go anyway**
from the date of the last scam payment	from the bank's final response	you don't have to wait indefinitely

One more thing worth checking: the mandatory scheme only covers payments made **on or after 7 October 2024**, sent by Faster Payments or CHAPS. Earlier losses, international transfers, and card payments fall under different, generally weaker rules.

CHECK 3

Do you have the right evidence?

Gathering this now, before you report it, makes the difference between a claim that gets decided quickly and one that drags.

☐ **Payment confirmations.**
The transfer confirmation screen, amount, date, time, sort code and account number.

☐ **Everything showing how you were deceived.**
Screenshots of messages, call logs, the identity they claimed, what they told you to do.

☐ **An Action Fraud crime reference.**
Report online (or Police Scotland 101) — banks and the Ombudsman both expect to see it.

☐ **The exact wording of any warning you were shown.**
If your bank's app displayed a fraud warning before you paid, this is the single most contested detail in most claims — note it word for word.

Next: mini-guide 2 covers turning this into a claim your bank has to take seriously.

WHEN YOU'RE READY

Start My Claim does the paperwork

Once you've passed the three checks, 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. One fixed fee — no percentage of your refund, ever.

> **startmyclaim.ai/scam-recovery** — the free Deadline Checker takes a couple of minutes and needs no card.

THE SMALL PRINT

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