Start My Claim

MINI-GUIDE 2 OF 3

SCAM REFUND

Making Your Reimbursement Claim

Stage one: your bank

MINI-GUIDE 2 OF 3

Making your reimbursement claim

Stage one: your bank

Once you know this is APP fraud, you're still in time, and you have your evidence together, this stage is about getting a strong claim in front of your bank — and knowing what to expect back.

> *What this covers*
>
> Reporting fast, what a strong claim needs, and the timeframe your bank has to give you an answer.

This is one of three short guides on the scam refund process. The first covers the checks before you start; the third covers escalating to the Financial Ombudsman Service if the bank refuses.

DO THIS FIRST

Report it — fast

Speed matters twice over: money can still be moved on, and how promptly you acted is itself part of what gets assessed.

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

☐ **Report to Action Fraud.**
Or Police Scotland on 101. Get a crime reference number.

☐ **Confirm the report in writing.**
Follow up any phone report with an email or secure message so there's a dated record.

☐ **Note the exact time you reported it.**
This is the date your bank's decision clock starts running.

WHAT MAKES A CLAIM PERSUASIVE

Anatomy of a strong claim

A vague account of “I was scammed” gets a slow, cautious answer. A precise one, citing the rules by name, moves faster.

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, what they told you to do
THE EVIDENCE	Screenshots, statements, correspondence, your Action Fraud reference
THE RULES CITED	The PSR Mandatory Reimbursement Scheme, by name
THE ASK	Full reimbursement within 5 working days, and a written final response if refused

Start My Claim’s letter builder produces this from your case details, citing the scheme correctly, in about ten minutes.

AFTER YOU SEND IT

What happens next

5 working days

The standard timeframe for a bank to decide a straightforward claim.

Up to 35 working days

If the bank needs more time to investigate — it must tell you it's doing this within the initial 5 days.

The "final response"

Whatever the bank decides, ask for it in writing. If it's a refusal or partial offer, this document is what starts your next clock — see mini-guide 3.

A refusal is not the end of the process. It's the trigger for the next stage.

WHEN YOU’RE READY

Start My Claim does the paperwork

The **Ombudsman Pack (£99, one-off)** builds your PSR-aligned bank complaint, organises your evidence bundle, and tracks both statutory clocks automatically. One fixed fee — no percentage of your refund, ever.

> **startmyclaim.ai/scam-recovery** — the free Deadline Checker and Bank Response Doctor take a couple of minutes and need no card.

THE SMALL PRINT