

Your Name (and account number/sortcode)

[Your Address]

[City, Postcode]

[Your Email]

[Your Phone Number]

[Date]

Fraud Team / Customer Complaints

[Bank Name]

[Bank Address]

[City, Postcode]

Subject: Request for Reimbursement – Romance Fraud (Authorised Push Payment Fraud)

Dear [Bank's Name or Customer Complaints Department],

I am writing to formally request the reimbursement of funds lost due to a romance fraud scam, which falls under the category of Authorised Push Payment (APP) fraud. This fraud was carried out through powerful emotional manipulation and deception, causing me to make payments under coercion and false pretenses.

I request that my case be reviewed under the relevant reimbursement frameworks, namely:

The Contingent Reimbursement Model (CRM) Code, which has been in place since May 28, 2019, to protect victims of APP fraud. Under this code, unless I was grossly negligent (which I was not), I should be reimbursed for funds transferred under deception.

The new mandatory reimbursement scheme introduced by the Payment Systems Regulator (PSR), which applies from 7 October 2024 and requires banks to reimburse victims of APP fraud unless specific exceptions apply.

The payments I made fall within the following periods:

Transactions before 7 October 2024 should be assessed under the CRM Code.

Transactions on or after 7 October 2024 should be reimbursed under the new PSR rules.

Details of the Fraudulent Transactions
Total Amount Lost: £[Insert Amount]
Date(s) of Transactions: [Insert Date-Date]

Details of the transactions are listed on a separate page.

Brief Description of Events: [Provide a short, clear explanation of how the scam occurred.]

I now know that I was psychologically and emotionally manipulated by the criminals using coercive and controlling behaviours. I went through a period of grooming to subtly collect details of my life which was then used against me as a way to manipulate me, pulling on past experiences. The deception has left me very traumatised.

Why Reimbursement is Required.

I acted in good faith, believing I was supporting someone I had developed an emotional connection with. The scammer used psychological manipulation and coercion, tactics well-documented in fraud cases, to gain my trust and influence my decisions. The fact that I transferred the funds does not mean I did so willingly; I was deceived into compliance.

The CRM Code explicitly states that victims should be reimbursed unless they acted with gross negligence, which does not apply in my case. Likewise, the new PSR reimbursement rules require banks to refund victims promptly unless there is evidence of fraud on the victim's part, which is not applicable here.

Next Steps:

I request that my case be reviewed fairly and in accordance with the relevant consumer protections. I expect:

- A full and fair investigation of my claim within the required timeframes.
- A written explanation of your decision and any reasons for denial, if applicable.
- Reimbursement of my lost funds, unless you can provide clear evidence that an exemption under the CRM or PSR rules applies.

If, after your final response, I am not satisfied with your decision, I will escalate my complaint to the Financial Ombudsman Service (FOS) for independent review.

I appreciate your prompt attention to this matter and look forward to your response within the required timeframe.

Yours sincerely,

[Your Full Name]

Details of the Fraudulent Transactions

Date(s) of Transaction: [Insert Date]

Amount: £[Insert Amount]

Recipient Details (if available): [Insert details of the recipient account]

Method of Payment: [e.g., Bank Transfer, Faster Payments]

(Use this space for all transactions from the fraud)