

Your Name

Your Number+123-456-7890

Your email hello@reallygreatsite.com

Your address 123 Anywhere St., Any City

16th August 2026

XXX (name/contact at bank)

Fraud Department

123 Anywhere St., Any City (Bank address/email)

Reimbursement of APP fraud.

Dear Sir/Madam,

Reference: (if already contacted)

On [enter date] I contacted you after being targeted by fraudsters who coerced me into sending (£XXXmoney) from my account through a romance fraud.

Please see the attached form which explains what happened, the transactions sent along with the accounts they were sent to and a police report number.

I was not aware that these transactions were being exploited from me as I did not know I was talking to a fraudster. The money was sent without my knowledge of the reality due to the manipulation I was targeted with and had I known or been made aware, I would not have sent it.

As you are signed up to the Authorised Push Payment, Contingent Reimbursement Code and as I have upheld the expectations for consumers, I ask that you consider reimbursing my losses of **[amount you lost here]** and provide your confirmation that this has been done.

The Financial Ombudsman Service says: 'the increasing sophistication of scams means that the bar for gross negligence is high – it's more than just a test of whether someone was careless.' In the last quarter of 2018, the majority of its rulings have been in favour of scam victims, including in cases similar to mine, as banks couldn't prove the customer was grossly negligent.

If you do not uphold my complaint, I request you send me your final response so I can refer the matter to the Financial Ombudsman Service.

Yours sincerely,

[Your name]