**[Your address]**

Dear **[insert company name]**

Reference: **[Insert account number and any previous complaint reference numbers if applicable.]**

On **[enter date]** I promptly contacted you after being targeted by fraudsters who stole **[enter amount]** from my account.

**[Explain here what happened - include if you can:**

* **Date**
* **Time**
* **Chronological order of what happened, eg you got a text from your bank warning you about an unknown transaction**
* **The exact wording of any texts sent to you**
* **The bank account number your money was sent to**
* **Anything that could have made you particularly vulnerable to the scam at the time**
* **When you contacted your bank to report the fraud and what you were told]**

I did not know I was communicating with a fraudster.

Under the Payment Systems Regulator’s (PSR) reimbursement regime, you must reimburse victims of Authorised Push Payment scams within five business days unless you can prove gross negligence on the victim’s part. According to the Financial Ombudsman, acting with gross negligence is ‘beyond ordinary carelessness’.

Authorised Push Payment (APP) fraud is a devastating crime. I was tricked into transferring money to a criminal and I urge you to reimburse me for my losses of [amount you lost here] and provide your confirmation that this has been done. I understand that you may charge an excess of up to £100 **[if you do not think you should face this charge, for example due to vulnerability or financial difficulty, then state this here]**.

The PSR’s rules stipulate that you should action my request for reimbursement within five business days, or notify me if you intend to use the ‘stop the clock’ provisions to respond to me with a final decision within 35 business days. I expect you to adhere to this timescale.

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

Yours sincerely,

**[Your name]**