Authorised Push Payment fraud (APP)

This guide is designed to help you understand Authorised Push Payment fraud and what you can do next if you have been affected. We have also included useful links on the last page.

Authorised Push Payment (APP) fraud

This type of fraud happens when someone is deceived (misled) into transferring money from their bank account to a person (or business) who they think is genuine but is actually a criminal.

It is sometimes called APP fraud because it is 'Authorised' (with the customer's knowledge) and 'Pushed' by the customer (transferred by them) and is a 'Payment'. It is also known as bank transfer fraud and usually happens when sending money:

- For a product or service that you never get
- For an investment opportunity that does not exist
- To a business or organisation, you think is legitimate but is fake
- To someone you are in a relationship with who says they need your help
- To someone who claims to be from an organisation like a bank or police or impersonates a friend or family member saying they need help.

Authorised push payments take place in the Faster Payment System, which is the digital payment mechanism used for online or telephone banking, mobile phone apps or in-person transactions at a bank where you ask staff to move money for you.

It does not include credit or debit card payments (these are covered by different rules), or cryptocurrency transfers or other payment types such as PayPal, gift cards or cash.

If you have not already done so, here are the key actions to take after experiencing fraud:

1. Telephone **159** to be connected to your bank immediately to secure your account and tell them what has happened
2. Secure other accounts and digital identity by changing passwords - email, banking, phone, social media apps, and enable two-factor authentication.
3. If you shared personal identification – for example your passport, National Insurance number or driving licence, tell those authorities as well
4. Tell **Report Fraud**, the national fraud reporting service on **0300 123 2040**, or call the police on **101** (or **999** in an emergency) if the criminal is local to you
5. End all contact with the criminal - block their phone numbers, WhatsApp or other messaging service, but first preserve any evidence
6. Talk to a trusted friend or family member or get independent help from **Victim Support**

Common emotions and effects

Fraud can leave you worried about whether you will get your money back, or anxious about being defrauded again. These frauds are distressing, as they play on your emotions, your trust and your confidence. Criminals will often pressure you to make quick decisions or manipulate or threaten you.

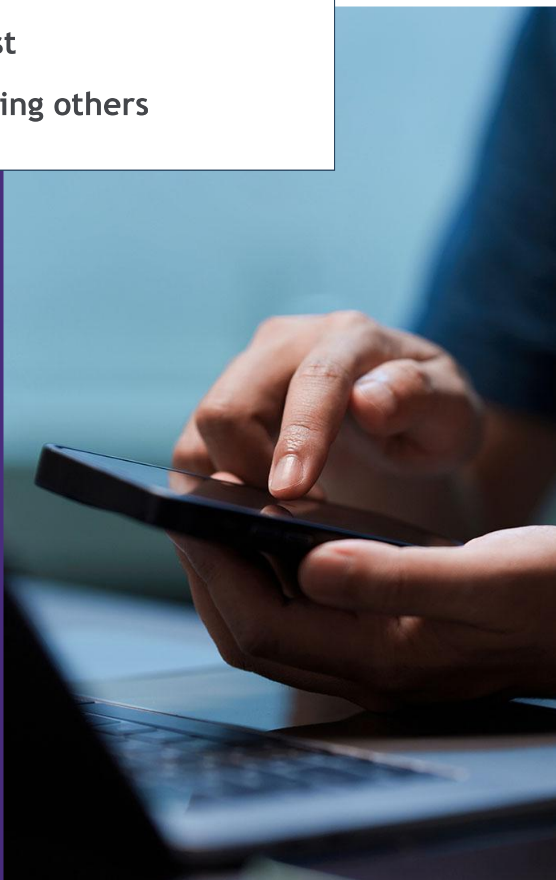
Being targeted by a criminal and becoming a victim of fraud can feel overwhelming. You may experience a range of emotions:

Sadness or anger	Anxiety, sleeplessness
Stress of reporting	Nausea, loss of appetite
Financial worries or problems	Loss of trust
Changes in your behaviour	Fear of telling others

"I struggled to sleep and have felt anxious since the fraud." Victim A

"I felt low and paranoid following the scam - it's always on my mind." Victim B

These difficult feelings will ease over time, but it often helps to talk to a trusted friend or family member, a doctor, or an independent service like Victim Support.



Getting your money back (reimbursement)

Since October 2024 Reimbursement Rules apply to all UK banks so that most APP fraud victims will get their money back. To qualify, your bank transfer must be made from your UK bank account to another UK bank account controlled by criminals. Payments made directly to overseas bank accounts or international money transfers are not covered.

The Reimbursement Rules

You should be refunded (reimbursed):

- Within five business days. Your bank may take longer to decide (up to 35 days) if the fraud is complex or more information is needed. In 2025, 89% of losses were reimbursed to victims
- For losses up to £85,000, some banks apply an excess (a deduction) of up to £100 to your refund. Check if your bank does this
- If you have lost more than £85,000 you may not get it all back, but if your bank is able to recover more, they will return it to you
- If you tell your bank as soon as possible, and within 13 months of it happening.

Your bank may refuse a refund if they decide you were **grossly negligent** (sometimes called the *Consumer Standard of Caution*). This means they think you were significantly careless when transferring the money.

The bank may also refuse if they think it is not a fraud, but some other form of dispute. The rules are complicated and if your bank says it will not refund you, get independent help from Victim Support or see Useful Resources, below.

Vulnerability

Some people are more at risk of fraud due to personal circumstances and are more at risk of harm when fraud happens. This is known as being vulnerable. You could be vulnerable if you have poor physical or mental health, or a learning or literacy difficulty or disability. Or you may face difficult personal circumstances such as a bereavement, a relationship breakdown, caring for another person, losing your job or facing financial hardship. These factors can make you more vulnerable to fraud.

People with vulnerabilities can have more rights to reimbursement, so it is important to tell your bank about your personal circumstances. For instance, if you are **vulnerable** the bank must not the apply gross negligence rule and must refund you. They must also not apply an excess. The vulnerability rules are complicated. If you think this might apply to you, get further help from Victim Support.

Fraud before 7 October 2024

The Reimbursement Rules only apply to fraud that happened after 6 October 2024. Between May 2019 and 6 October 2024, a scheme called the Contingent Reimbursement Model applied that not all banks signed up to. This scheme is different to the Reimbursement Rules, so if the fraud happened before 7 October 2024, get help from Victim Support or another independent organisation.

Claims management companies

Private firms (called claims management companies) may offer to get your money back from your bank or through a Financial Ombudsman Service complaint. However, if successful they will keep a percentage. You can do this yourself for free using the guidance below, or you can get help from a free and independent service like Victim Support or Citizens Advice

Step 1 – Request reimbursement

Tell your bank as soon as you suspect you have been defrauded. The bank may be able to freeze the transaction or trace the money. Give as much information and evidence as you can, so the bank can understand what happened. Write everything down you can remember, and include:

- Names, phone numbers, transaction details, websites, social media profiles
- What the criminals said, and what convinced you it was genuine, including any psychological tactics they used
- Your personal circumstances.

Tell your bank everything about how you were deceived, and about any personal circumstances or difficulties (vulnerabilities) you have been facing. Consider if the bank should have better protected you, for instance by warning you about the fraud, or by identifying and stopping unusually frequent or large transactions.

Step 2 – The bank's reimbursement decision

Your bank has up to 35 days to make a written decision. If they refuse to reimburse, you can make a complaint and ask the bank to review your case if you think they overlooked something, made the wrong decision or if you have new information. The bank will then issue a final response letter.

Step 3 – The Financial Ombudsman Service (FOS)

Once you have received the bank's final response letter - or if your bank has not sent it within eight weeks - you can complain about the bank's decision to the Financial Ombudsman Service (FOS).

The FOS is an independent, free service that investigates financial complaints. They can tell the bank to reimburse you and can award interest or compensation if they decide the bank has not applied the reimbursement rules correctly.

You can submit your complaint online or by phone. You will get an acknowledgement within seven days, but it may take three months for a FOS caseworker to investigate and make an initial assessment. Most complaints are resolved at this stage The online portal allows you to track the progress of your complaint. Complex cases may take six months. FOS expected timescales are here.

If you disagree with the FOS initial assessment you can ask for your case to be reviewed by an Ombudsman. This may take up to six months or more. The FOS upheld 33% of complaints in favour of consumers in Quarter 2 of 2024[i].

You can get help from Victim Support or another independent organisation.

Keeping yourself safe

Criminals may contact you again, pretending to be the bank or the police, or a fraud recovery service offering to get your money back. Be alert to this. If you get any phone calls you are unsure about, tell them you will call back. Then look up the business number from a reliable source and call on a different telephone if you can. You can also block numbers on your phone or install a call blocking device on your landline phone, to screen out unknown numbers.

If you are concerned that criminals have some of your personal information and so could open bank accounts or take out loans or other financial products in your name, you can register with CIFAS. This is a national fraud database that banks and other financial services use as a security check when considering new applications.

Useful resources

- **Victim Support** - we provide free, confidential help to victims of crime, including fraud, Tel: **08 08 16 89 111**. We also have a free self-help digital service called **My Support Space** and app available on the main app stores
- **Mind** support line - help for people with poor mental health. Tel: **0300 102 1234**
- **Samaritans** - help for people who are overwhelmed or in crisis. Tel: **116 123**
- **Report Fraud** - the UK's national fraud reporting centre. Tel: **0300 123 2040** or report online at **reportfraud.police.uk**
- **MoneyHelper** - free and impartial money advice. Tel: **0800 138 1677**
- **Citizens Advice** - free help and advice on benefits, debt, money, consumer, and other legal issues. Tel: **0800 144 8848** (England) or **0800 702 2020** (Wales)
- **Financial Ombudsman Service** - independent service that investigates consumer complaints about banks. Tel: **0800 023 4567**
- **Cifas** - runs a protective registration scheme to stop your personal identity being used by criminals. **cifas.org.uk** (website only)
- **Stop! Think Fraud** - UK government advice about fraud, staying safe and what to do if it happens **stopthinkfraud.campaign.gov.**uk (website only)
- **Get Safe Online** - online safety advice **getsafeonline.org** (website only)
- **Reimbursement Rules** - the reimbursement rules that apply to UK banks **wearepay.uk** (website only)