

Customers and businesses are expected to take precautions and claims could be refused in the following circumstances.

Exclusions to the reimbursement requirement:

- First party fraud
- Gross negligence
- Time exclusions (e.g. claims made before 7 October 2024 and APP claims submitted more than 13 months after the final payment to the fraudster)
- International payments
- Payments which take place across other payment systems (outside of Faster Payments & CHAPs)
- Payments made using cheques and cash
- Payments made to an account you control, or payments that are not authorised by you ('unauthorised payments')
- Civil disputes
- Payments sent or received by credit unions, municipal banks and national savings banks