

## **The complaint**

Ms M complains she fell victim of a scam because Barclays Bank UK PLC (“Barclays”) failed to respond to her letters. Ms M also believes the scam was operated by rogue Barclays employees.

Ms M is represented in her complaint to us and both Ms M and her representative have provided evidence - but to keep things simple I have just referred to Ms M throughout this decision.

## **What happened**

As both parties are familiar with the circumstances of this complaint, I’ve summarised them briefly below.

Ms M received a letter in the post from Barclays on 29 November 2021 informing her that her accounts would be closed due to its business limitations. The letter explained that she would need to bring her account balances to zero and if any balances remain after 20 June 2022, these would be held in a secure account until they are collected.

On 1 April 2022 Ms M received a text message reminding her to close her accounts and referred her to the letter Barclays sent at the end of the previous year.

Following this, Ms M fell victim to a scam by fraudsters purporting to be from Barclays - after speaking to the scammers via a web chat function. On 29 April 2022 Ms M transferred approximately £812 from her account in Bulgaria to an unknown recipient’s account in the UK, upon the instructions of the scammers.

Ms M says had Barclays responded to her letters she would not have ended up communicating with fraudsters pretending to be Barclays and wouldn’t have fallen victim to this scam. Ms M also thinks the scammers were rogue Barclays employees – so she would like Barclays to refund her the monies lost.

Barclays considered Ms M’s complaint but made the decision not to pay any compensation for this matter. It said that the account the transfer was made from was not a Barclays account so it couldn’t attempt to retrieve the funds for her. It also felt it didn’t do anything wrong in relation to this complaint and it has no relation to the scam Ms M fell victim to.

Our investigator considered the complaint and decided not to uphold it. Ms M didn’t agree so the complaint has been passed to me.

## **What I’ve decided – and why**

I’ve considered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint.

Firstly, I would like to say I am very sorry to hear Ms M fell victim to this scam. This must be the source of ongoing distress and I can understand why she would explore every avenue to try and retrieve the funds lost.

I'd also like to reassure Ms M that I have considered all the points she's raised even if I haven't addressed each of them individually. Having done so, I've decided not to uphold her complaint. I'll explain why.

Ms M has provided the history of a web chat between herself and those she believed to be Barclays. It's not clear from the evidence how this chat started, it seems Ms M can't remember exactly either. However, Ms M says that the chat was initiated following a phone call where the scammer pretended to be from Barclays and had knowledge of her current account situation. I've not been provided the call recording or anymore detail of this call.

I have read through the chat history, and it shows that Ms M told the scammer details of why she had got in contact and all about her current account status. I've not seen anything in this chat which suggests the scammers were aware of the information sent to her in the letter dated 29 November 2021 or the text dated 1 April 2022 before she informed them of the situation herself. So I am not persuaded that the scammers knew any personal details about the status of her accounts.

Having read the entire chat history I can see that Ms M provided the scammers with her card details, codes from her PINsentry device and account details for her account in Bulgaria. As our investigator explained, Barclays has practices in place to help its customers from falling victim of scams. On its' website it explains *"All of our genuine accounts have a verified tick or badge. We'll never ask for your Telephone or Online Banking passcodes, PINs (including PINsentry) or card details. Please be aware of accounts imitating us under other names, or without our verified tick."*

Ms M gave the scammers the information they asked for without verifying she was speaking to someone genuine from Barclays, and without following their fraud prevention advice online. I've not found any persuasive evidence that the scammers knew confidential details about Ms M's account before she gave them this information herself. So, I've not seen anything to suggest Barclays or any of its employees were involved in this scam in any way.

Ms M says she wouldn't have fallen victim to this scam had Barclays responded to her written correspondence. However, I don't think Barclays are responsible for these events in any way. I've received evidence that Ms M wrote letters to Barclays on 12 May 2022 and 29 June 2022. I've not been provided evidence of any letters sent to Barclays before the scam occurred on 29 April 2022.

In any event, the letter sent by Barclays on 29 November 2021 included a phone number to call if Ms M had any questions about the account closure. Had Ms M needed to speak to Barclays about this it had provided a number for her to do so. Ms M has provided two different mobile numbers which she says she had made and received calls to, thinking she was speaking to Barclays - but neither of these numbers were on the genuine letter from Barclays or on their website.

Barclays first informed her about the account closure in November 2021 and it gave over six months to get her account ready for closure. I think Barclays gave her enough time to be able to deal with this matter without any panic or distress which may have led her to fall victim more easily to the scam. So overall, I've also not been persuaded by any of the other evidence that Barclays' actions led Ms M to fall for this scam.

I appreciate this is a very worrying time for Ms M, but I don't think it would be fair to hold Barclays responsible for the situation she's in. I wish her every success in recovering the money she's lost. But I've decided not to uphold her complaint against Barclays.

**My final decision**

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 18 April 2024.

Sienna Mahboobani  
**Ombudsman**