

The complaint

Ms D is unhappy that Barclays Bank UK Plc haven't refunded money she lost as a result of a scam.

Ms D is being represented by a professional representative but for ease of I'll only refer to Ms D in the decision.

What happened

The detailed background to this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

Around the early summer of 2024 Ms D was unemployed and had applied for jobs online. She was then contacted via a messaging platform about a job opportunity. The opportunity entailed completing job tasks online to earn a commission. Ms D was told to send money to her account with an Electronic Money Institute (EMI) – I'll refer to here as 'F'. In total she sent around £7,888 to F before sending this money towards the job opportunity.

Ms D realised she had been scammed when she was told she needed to provide further money to complete more tasks. So, she raised a claim to Barclays. Barclays reviewed the claim but said it wouldn't be offering Ms D a refund as it hadn't done anything wrong. So, Ms D brought her complaint to this service.

Our Investigator didn't think the complaint should be upheld. He said he didn't think the disputed payments were sufficiently unusual for Barclays to have stopped them and asked Ms D questions. He noted that one of the payments was larger than previous payments Ms D had made on her account, but that it wasn't uncommon for customers to make larger payments from time to time to an established payee.

Ms D didn't agree and asked for an Ombudsman's review. She said that Barclays at the time should've been on the lookout for multi-stage fraud involving crypto. And because of the size of the payment to an EMI, Barclays should've intervened. And if it had, the scam would've more than likely been uncovered.

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.

Having done so, I've reached the same conclusion as our investigator. And for largely the same reasons. I'm sorry to hear that Ms D has been the victim of a cruel scam. I know she feels strongly about this complaint, and this will come as a disappointment to her, so I'll explain why.

I've read and considered the whole file. But I'll concentrate my comments on what I think is relevant. If I don't mention any specific point, it's not because I've failed to take it on board

and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome.

Where the evidence is incomplete, inconclusive, or contradictory (as it is here), I have to make my decision on the balance of probabilities – that is, what I consider is more likely than not to have happened in the light of the available evidence and the wider surrounding circumstances.

It is common ground that Ms D authorised the scam payments totalling around £7,888. I accept that these were authorised payments even though Ms D was the victim of a scam. So, although it wasn't her intention to pay money to the scammers, under the Payment Services Regulations 2017 (PSRs) and the terms of her account, Ms D is presumed liable for the loss in the first instance.

However, taking into account the law, regulatory rules and guidance, relevant codes of practice and good industry practice, there are circumstances where it might be appropriate for Barclays to take additional steps or make additional checks before processing a payment in order to help protect customers from the possibility of financial harm from fraud.

Barclays didn't stop any of the payments Ms D made here. So, I need to consider whether Barclays should've found the payments she made towards this scam unusual and suspicious. To do so, I've considered the previous account activity on Ms D's account. F was already an established payee at the time of the first payment here. And the first two payments she made towards the scam were £640 and £650. Which fell in line with her usual account spending. The point of contention here is the £6,598 she then made. I accept this was a larger payment. And it was going to F which is an EMI. But I also need to consider other factors here before deciding whether that payment was sufficiently unusual for Ms D's account. It's not uncommon for customers to make larger payments from time to time and this payment was to an established payee on the account (since 2019). And it was common for Ms D to make payments that would leave her account balance close to zero as was the case with the scam payments. As a result, although this was a larger payment I don't think there was enough happening on the account that should've reasonably alerted Barclays to the possibility that she was more likely than not being a victim of fraud.

As a result, I don't think Barclays would've have found the amounts Ms D was sending and the pattern of spending to have been sufficiently unusual and suspicious at the time the payments were made. And because I don't think Barclays acted unreasonably here by not intervening on the £6,598 payment, I can't fairly say it missed an opportunity to stop this scam.

Recovery

When Barclays was made aware of the scam it didn't attempt to recover the money from F. But I can't say that Barclays treated Ms D unfairly by not attempting to recover her money as she has confirmed the money was then forwarded from F to a genuine crypto exchange before being sent to the scammers. So, no money was left in Ms D's account at F to recover.

As a result of the above, I'm not going to ask Barclays to do anything more here.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms D to accept or reject my decision before 25 September 2025.

Mark Dobson
Ombudsman