

## **The complaint**

Mrs S complains that Barclays Bank UK PLC won't reimburse money she says she lost to an investment scam.

## **What happened**

Our Investigator didn't uphold the complaint. He didn't think the payment looked suspicious such that Barclays ought to have made additional checks before processing it.

Mrs S has asked for the matter to be referred to a decision. She has said the money wasn't transferred to an account in her name and as such she feels Barclays ought to have intervened to prevent her from losing her money.

## **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.

I'm very aware that I've summarised this complaint briefly, in less detail than has been provided, and in my own words. No discourtesy is intended by this. Instead, I've focused on what I think is the heart of the matter here. If there's something I've not mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

Having taken into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, Barclays ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

I have reviewed Mrs S's account and the payment she made to the alleged scam. Having considered when it was made, the value and who they were made to, I'm not persuaded Barclays ought to have found the payment in question suspicious, such that it ought to have made enquires of Mrs S before processing it. While I accept that the amount of money Mrs S sent is clearly significant to her, this doesn't in itself suggest a heightened risk of fraud. The amount (£1,000) wasn't remarkably large or significantly uncharacteristic of Mrs S's usual spending. And while Mrs S doesn't agree the funds were sent to an account in her name, I have considered where the funds were transferred to and I am satisfied and there were no suspicious circumstances surrounding this either.

I think it's important to highlight that there are many payments made by customers each day. It's not reasonable to expect banks to stop and check every payment instruction to try to prevent fraud or financial harm. There's a balance to be struck between the extent they intervene in payments to protect customers and not unnecessarily disrupting legitimate payment instructions.

Whilst Mrs S has undoubtedly been the victim of a cruel scam, I don't find there were any failings on Barclays part that would lead me to uphold this complaint.

### **My final decision**

For the reasons given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 27 June 2025.

Jade Rowe  
**Ombudsman**