

The complaint

Mr S complains that Barclays Bank UK PLC (Barclays) is refusing to refund him the amount he says he lost as the result of multiple scams.

Mr S is being represented by a third party. To keep things simple, I will refer to Mr S throughout my decision.

What happened

The background of this complaint is well known to all parties, so I won't repeat what happened in detail.

In summary, Mr S has told us that between January 2021 and February 2024 he fell victim to multiple scams involving payments via cryptocurrency platforms for a total value of more than £120,000.

Mr S says that he found these investment opportunities online and carried out his own online research, but all the investments turned out to be scams.

Mr S says Barclays had a responsibility to protect him from financial harm and as such Barclays should refund his loss.

Mr S has disputed the following payments:

Payment	Date	Payee	Amount
1	12 January 2021	Coinbase	£1,000.00
2	15 January 2021	Coinbase	£450.00
3	22 January 2021	Coinbase	£968.00
4	3 February 2021	Coinbase	£500.00
5	4 February 2021	Coinbase	£100.00
6	23 April 2021	Coinbase	£120.00
7	26 April 2021	Cro Malta	£1,201.19
8	6 May 2021	Coinbase	£1,000.00
9	7 May 2021	Buy Digital Asset	£1,000.00
10	10 May 2021	Cro Malta	£2,118.28
11	19 May 2021	Cro Malta	£10,036.94
12	20 May 2021	Cro Malta	£5,431.38
13	23 May 2021	CB Payments	£120.00
14	24 May 2021	CB Payments	£1,000.00
15	25 May 2021	Cro Malta	£1,062.61
16	27 May 2021	Cro Malta	£1,100.86
17	23 June 2021	CB Payments	£120.00
18	24 June 2021	CB Payments	£1,000.00
19	23 July 2021	CB Payments	£120.00
20	9 September 2021	Cro Malta	£523.89
21	16 September 2021	Cro Malta	£604.57

22	11 October 2021	Coinify APS	£10,050.00
23	19 October 2021	Banxa	£100.00
24	2 November 2021	Coinify APS	£2,005.00
25	8 November 2021	Coinify APS	£5,025.00
26	10 November 2021	CB Payments	£5,751.74
27	30 November 2021	Cro Malta	£1,146.41
28	1 December 2021	Banxa	£500.00
29	24 December 2021	Banxa	£7,500.00
30	4 January 2022	Cro Malta	£3,089.64
31	7 January 2022	Cro Malta	£19,625.49
32	13 January 2022	Cro Malta	£3,393.12
33	21 February 2022	CroTopup	£10,289.00
34	24 February 2022	CroTopup	£2,341.00
35	28 February 2022	Cro Topup	£5,162.49
36	4 April 2022	CroTopup	£800.00
37	7 April 2022	CB Payments	£5,100.00
38	7 April 2022	CroTopup	£5,000.00
39	16 May 2022	Kucoin	£400.00
40	30 May 2022	okcoin	£2,617.14
41	15 June 2022	okcoin	£449.92
42	15 July 2022	Cro Nano	£155.00
43	21 July 2022	CroTopup	£909.00
44	28 September 2022	CroTopup	£1,010.00
45	5 December 2023	CroTopup	£172.71
46	31 March 2023	Cryptopay	£200.00
47	1 February 2024	Crv.Nexo	£1,552.35

Our Investigator considered Mr S's complaint and didn't think it should be upheld. Mr S disagreed, so this complaint has been passed to me to decide.

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.

Before I can consider Mr S's complaint as a scam I must be persuaded that a scam has taken place and that the payments Mr S has disputed have resulted in a loss because of such a scam. It is Mr S's responsibility to provide appropriate evidence to support his version of events and the losses he says he has incurred.

Both Barclays and our Investigator have asked on multiple occasions for Mr S to provide evidence that supports that the payments he has disputed have resulted in a loss because he has fallen victim to the multiple scams he has listed in his complaint to us.

Mr S has not given a detailed account of what happened throughout each of the alleged scams and the detail he has provided is at times has been contradictory. Mr S has however provided multiple documents that he says evidence the scams and his losses, but the information provided does not paint a full picture of what Mr S says happened or enable me to piece together the various scams or the payments Mr S says was lost to them.

With the information provided I am unable to say that the payments Mr S has disputed were the result of the various scams he says took place and that they were lost because of those scams.

As Mr S has not been able to provide sufficient evidence to support his complaint, I have been unable to say Barclays has done anything wrong, or that it is required to refund the payments Mr S has disputed.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 2 September 2025.

Terry Woodham
Ombudsman