

The complaint

Mr S complains Barclays Bank UK PLC won't refund the full amount of money he lost to a scam.

What happened

The background to this complaint is well-known to both parties, so I won't repeat it in detail here. In summary, Mr S says he fell victim to a purchase scam.

Mr S made a cash payment for the purchase of a car that he says turned out to be cloned. So, Mr S logged a complaint with Barclays.

Barclays looked into the complaint but didn't uphold it. So, Mr S brought his complaint to our service.

Our investigator looked into the complaint and didn't think Barclays needed to refund Mr S any money. Our investigator didn't think there was any information available at the time that had they spoke to Mr S would have led them to believe he was at risk from a fraud or scam.

Mr S didn't agree with the investigator's view. Mr S said the deposit of £100 he paid bounced back, and had someone from the bank told him this, he would have known it was a scam.

As no informal agreement could be reached, the 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.

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 focussed on what I think is the significant part 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.

I've thought carefully about whether Barclays treated Mr S fairly and reasonably in its dealings with him, both when he made the payment and when he reported the scam, or whether it should have done more than it did. Having done so, I've decided to not uphold this complaint. I know this will come as a disappointment to Mr S and so I want to explain why I've reached the outcome I have.

Mr S withdrew the money he lost from his account with Barclays as cash in a branch. Although there is a limited amount of information about the checks that would have taken place in the branch, I'm satisfied that there would have been no information that would have been available to the Barclays advisors that ought to have concerned them that Mr S might

have been at risk from financial harm.

Mr S completed several checks on the car, and it was only when he went to get its MOT that it became known the car might have been cloned. This is information that wouldn't have been available to either Mr S or the Barclays advisor when he withdrew the money.

Mr S has said the £100 payment he sent for the car deposit bounced back and this should have been highlighted by the Barclays advisor. I've considered this point carefully, but it doesn't change the outcome I've reached. As our investigator has correctly highlighted, this money was sent and received back into a different account. I'm also not convinced the advisor would have known this had any link to the scam Mr S was about to fall victim to.

I also don't find the loan ought to have concerned Barclays. The loan was taken out and used for its intended purpose – to purchase a car.

Mr S feels that Barclays should refund the money he lost due to the scam. I understand that this will have been frustrating for him. But I've thought carefully about everything that has happened, and with all the circumstances of this complaint in mind I don't think Barclays needs to pay Mr S any compensation. I realise this means Mr S is out of pocket and I'm sorry he's lost this money. However, for the reasons I've explained, I don't think I can reasonably uphold this complaint.

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 Mr S to accept or reject my decision before 16 October 2025.

Tom Wagstaff
Ombudsman