

## The complaint

Mr B is complaining that Barclays Bank UK PLC didn't do enough to prevent him from making payments to a scam.

The complaint is brought on his behalf by a professional representative, but I'll mainly refer to Mr B here.

## What happened

The circumstances of the complaint are known to both parties, so I'll only set out the key details here.

Mr B fell victim to a task-based job scam after receiving a message about a job opportunity. The scam involved Mr B completing tasks to earn commission. He was asked to make payments to access combinations of tasks which would increase the amount of commission he could earn – but if he didn't top up the balance, he couldn't complete the tasks and access his funds.

In August 2023 he made eight payments to the scam, by debit card and faster payment. I've set out the payments below.

Payment number	Date	Type of payment	Payee	Amount
1	19 August 2023	Debit card	Mr B's account with another business	£50
2	20 August 2023	Debit card	Mr B's account with another business	£100
3	20 August 2023	Debit card	Cryptocurrency exchange	£86.26
4	21 August 2023	Faster payment	Cryptocurrency exchange	£1,300
5	21 August 2023	Faster payment	Cryptocurrency exchange	£230
6	21 August 2023	Faster payment	Cryptocurrency exchange	£100
7	22 August 2023	Faster payment	Cryptocurrency exchange	£2,250

8	22 August 2023	Faster payment	Cryptocurrency exchange	£3,320
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In 2024 Mr B complained to Barclays, saying that it hadn't done enough to prevent him from making the payments. Barclays looked into what had happened, but it didn't think it had done anything wrong, so it didn't agree to refund the payments Mr B had made to the scam.

Mr B brought his complaint to the Financial Ombudsman Service. Our Investigator didn't uphold Mr B's complaint, but he didn't agree with the outcome the Investigator reached. So, his complaint's now been passed to me for review and a decision.

### **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 sorry to disappoint Mr B but having done so, I agree with the outcome reached by the Investigator – and for much the same reasons.

I've thought about the Contingent Reimbursement Model (CRM) code which can offer a potential means of obtaining a refund following Authorised Push Payment (APP) scams. The code doesn't apply to payments made by debit card, and because the faster payments Mr B made were sent to accounts under his control, they're also not covered under the CRM code. I've therefore considered whether Barclays should reimburse Mr B under any of its other obligations.

It's not in dispute that Mr B authorised the payments, and Barclays does have a duty to act on his instructions. But in some circumstances, Barclays should take a closer look at the circumstances of a payment – for example, if it ought to be alert to a fraud risk, because the transaction is unusual or looks out of character or suspicious. And if so, it should intervene, for example, by contacting the customer directly, before releasing the payment. I'd expect any intervention to be proportionate to the circumstances of the payment.

But I've also kept in mind that Barclays processes high volumes of transactions each day. There is a balance for it to find between allowing customers to be able to use their account and questioning transactions to confirm they're legitimate.

Barclays did intervene here, in Payments 4 and 8 as I've set them out in the payment table.

For Payment 4, Barclays asked Mr B for the payment purpose and Mr B chose "*investment or cryptocurrency*". A written warning was shown about investing in cryptocurrency, covering off some key features of cryptocurrency investment scams. I think what Barclays did here was proportionate in all the circumstances of the payment.

Barclays also identified a scam risk with Payment 8, and it intervened again – this time by having a telephone conversation with Mr B. The conversation didn't uncover the scam, but like the Investigator I think this is because Mr B wasn't forthcoming in explaining the true circumstances of the payment despite having opportunities to do so. During the call Mr B said (in summary) that he was investing in cryptocurrency for himself, nobody was coaching him to make the payments, he wasn't going off what anyone was telling him to do, and he wasn't paying anybody else.

While I agree with the Investigator that there were other questions the adviser could have asked Mr B during the call, the effectiveness of a scam intervention does also rely on the customer being open and honest about the circumstances of the payment so a business can give a relevant scam warning. I do think a “job scam” warning may well have resonated with Mr B here and prevented him from going ahead with Payment 8, but the adviser could only reasonably have identified that Mr B was likely falling victim to this type of scam and given a relevant warning if Mr B had disclosed information about the true circumstances of the payment. But I’ve not seen anything to make me think Mr B would have done this if he’d been asked any more questions about the payment. So, I don’t think Barclays ought reasonably to have done anything else which would have resulted in Mr B receiving a relevant scam warning here.

Mr B says that the sophisticated nature of the scam left him in a vulnerable situation as it impaired his ability to assess the risk, and that businesses should refine their intervention strategies to better identify and protect vulnerable customers. I do understand that these types of scams can be incredibly convincing and as I’ve said, I do feel Barclays could have probed further here. But this doesn’t change my decision that it was unlikely any more detailed intervention from Barclays would have uncovered this scam.

I also agree with the Investigator that there was nothing Barclays could reasonably have done to recover Mr B’s funds once the scam had been reported. There were no grounds for chargebacks to be raised on the debit card payments under the relevant card scheme rules, and the faster payments couldn’t be recovered as they had been sent to cryptocurrency accounts held in Mr B’s name and from there on to the scam.

I’m really sorry to disappoint Mr B. But I’ve not found that Barclays ought reasonably to have done anything else which would have prevented him from making the payments here. It follows that it wouldn’t be fair to ask Barclays to refund the payments he made to the scam.

### **My final decision**

My final decision is that I’m not upholding Mr B’s complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr B to accept or reject my decision before 23 October 2025.

Helen Sutcliffe  
**Ombudsman**