

The complaint and background

Mr M complains that Barclays Bank UK PLC (“Barclays”) didn’t do enough to protect him when he fell victim to an employment scam in February 2024.

Our investigator didn’t uphold the complaint. He found that Barclays intervened proportionately, but that Mr M had answered in such a way so as to avoid alerting Barclays to what was really happening. He also noted that when Mr M was prevented from making payments from Barclays, he made payments from his account with another financial provider instead. And that Mr M hadn’t been forthcoming with information with that provider either. So he didn’t think it would be fair to ask Barclays to take any further action.

Mr M disagreed. He said that he’d researched the company involved in the employment scam and believed it was all above board. And he said he’d made it clear to Barclays that the money was going to an investment which he believed was legitimate. He thinks Barclays should have intervened sooner, given the proportion of his savings that he was spending.

So, 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.

Having taken into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, I agree 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 note that Barclays declined several payments and had multiple conversations with Mr M during the course of the scam – I’ve been provided with copies of around nine telephone conversations dating back to 5 February 2024, which was early on in the scam. From these conversations, it’s clear overall that Mr M was frustrated with his payments being stopped, though it was explained that this was to ensure that he wasn’t falling victim to fraud or a scam.

Crucially, one of the key points Mr M impressed upon Barclays was that he had experience with cryptocurrency, having invested since around 2019, and having profited from it previously. And this provided Barclays with assurance on more than one occasion that Mr M knew what he was doing with his money and wasn’t falling victim to a scam.

As well as this, Mr M told Barclays that no third-party was involved, which wasn’t the case as there was an ‘employer’ involved who he was communicating with via a messaging service. And, when transferring money to his other account, he explained this was to make it easier to manage his money, when actually this money was being used for the employment scam.

Given all of this, I’m not persuaded that Barclays could reasonably have been expected to do any more here or that any further proportionate action it could have taken would have

prevented Mr M's losses. I say this because Mr M wasn't forthcoming with information. He was keen to emphasise that he knew what he was doing when it came to cryptocurrency and his investment. And his frustration within many of the phone calls made it difficult for Barclays to have open conversations with him about the purpose of the spending and the circumstances surrounding it.

Barclays did place a block on Mr M's account at one point, asking Mr M to attend the branch before it would unblock it. But as Mr M wasn't in the country at the time, it agreed to unblock the account for him. It appears that it did so at the behest of Mr M who was emphasising the need for this account. Barclays has since admitted that it shouldn't have unblocked the account, and offered £900 which it considers to be half of the loss from that point onwards, in recognition of its own errors but also Mr M's contributory negligence.

I don't think unblocking the account had an impact overall on Mr M's losses. I say this as it's apparent from the payments he then made from his other account with another provider that he was determined to find alternative means to continue with the purported employment opportunity / investment scam regardless. And, when these payments were queried by that other account provider, he answered in the same vein, in that he was keen to provide assurance that he wasn't falling victim to a scam. So I don't think unblocking the account ultimately caused Mr M's loss from that point onwards.

While Mr M has been the victim of a cruel scam, I can only uphold his complaint if I'm satisfied Barclays acted in error and that any failings made a material difference to what happened. For the reasons given, I'm not satisfied that Barclays acted in error in terms of its interventions or that the error in unblocking the account is what ultimately caused Mr M's losses. So I don't think it would be fair to ask Barclays to do anything beyond what it's already offered.

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 Mr M to accept or reject my decision before 26 August 2025.

Melanie van der Waals
Ombudsman