

The complaint

Mr A would like to make a complaint about Barclays Bank UK PLC.

He says that he has fallen victim to a scam and would like Barclays to refund him the money he has lost.

What happened

Mr A says that he has fallen victim to two separate scams – one in 2021, when he fell victim to an investment scam – and a further recovery scam in 2023.

Mr A has complained to Barclays about what happened, but his complaint wasn't upheld, so the complaint was brought to this Service.

Our Investigator looked into things, but didn't think that the complaint should be upheld. They said that there wasn't enough information to support that Mr A had been the victim of a scam, or of what his losses actually were. They also said that there were inconsistencies in some of the payments Mr A says were made as part of the scam, and that some did not originate from his Barclays account, but from his credit card – and so Mr A needed to make a separate complaint about this.

Mr A and his representatives asked for an Ombudsman to make a final decision, so the complaint has been passed to me.

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 done so, I have decided not to uphold this complaint. I know this will be disappointing for Mr A, so I'll explain why.

In broad terms, the starting position in law is that Barclays is expected to process payments that a customer authorises it to make, in accordance with the terms and conditions of the customer's account and the Payment Services Regulations (PSR's).

But this isn't the end of the story. As a matter of good industry practice, Barclays should also have taken proactive steps to identify and help prevent transactions – particularly unusual or uncharacteristic transactions – that could involve fraud or be the result of a scam. However, there is a balance to be struck: banks had (and have) obligations to be alert to fraud and scams and to act in their customers' best interests, but they can't reasonably be involved in every transaction.

However – before I am able to assess whether or not Barclays should have taken any steps to protect Mr A from the scams that he says he has fallen victim to, I have to satisfy myself that Mr A has fallen victim to a scam – and what his losses are. And from the information I have been provided – I am not able to do so.

Mr A says that he fell victim to an investment scam back in 2021 – and a further recovery scam in 2023 – but he hasn't been able to provide enough evidence to support this.

Mr A says that communication with the scammers took place via various methods – but I haven't been provided with any correspondence which shows what he was asked to do – or the returns he was promised. And while Mr A has provided this Service with some information – this simply isn't enough to establish what happened, or what his losses are. And while Mr A has provided screen shots of the fake 'portal' he says he was told to use – payments from 2021 and 2023 appear on this, and it isn't clear why the same fake portal would be used for two separate scams – or why Mr A would agree to use such a portal again given he knew he had already been scammed out of money.

Mr A also hasn't been able to provide any statements from the cryptocurrency providers he used to fund the scam which would show that the money had been sent on from his crypto accounts. So, I cannot be sure if the funds left the crypto wallet Mr A paid funds into.

Our Investigator has asked for clarification from Mr A's representatives on several occasions – but the information given has been incomplete, and at times conflicting. And I am afraid without evidence to show what happened, I am unable to conclude what loss he has suffered, or if Barclays missed an opportunity to prevent any of his losses and therefore should refund him.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 24 July 2025.

Claire Pugh
Ombudsman