

The complaint

Mr B complains that Barclays Bank UK PLC (Barclays) is refusing to refund him the amount he lost as the result of a scam.

Mr B is being represented by a third party. To keep things simple, I will refer to Mr B 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 B found a job advertisement via a well-known messaging application the job included completing tasks to promote apps with a company I will call "X". Mr B says he did some research on X before agreeing to the role and found nothing that caused him concern.

Initially the tasks Mr B was required to complete were simple with resulted in Mr B receiving small credits, building his trust that X was a legitimate business.

Mr B started to receive further tasks that put his account with X into a negative balance. Mr B was then required to make payments into his account with X. However, Mr B's balance with X continued to grow to around \$180,000.

Mr B then tried to make a withdrawal from his account with X but was required to make even more payments first. Even after making the additional payments X gave further reasons why a withdrawal was not successful and asked Mr B to make more payments.

Mr B threatened legal action, but X stopped responding to him and his account with X disappeared.

Sometime later Mr B was contacted by a representative of X offering to recover Mr B's lost funds if Mr B made further payments. Mr B made the requested payments but didn't receive his funds and realised he had fallen victim to a scam.

Mr B has disputed the following payments made from his Barclays account in relation to the scam:

<u>Payment</u>	<u>Date</u>	<u>Payee</u>	<u>Payment Method</u>	<u>Amount</u>
1	11 August 2022	London Link	Transfer	£2,900.00
2	28 September 2022	Coinjar	Transfer	£1,000.00
3	10 October 2022	Mango Pay	Transfer	£2,000.00
4	11 October 2022	Mango Pay	Transfer	£500.00
5	27 October 2022	Coinjar	Transfer	£100.00
6	09 January 2023	London Link	Transfer	£1,750.00
7	11 January 2023	London Link	Transfer	£2,985.00
8	11 October 2023	Mango Pay	Transfer	£1,900.00
9	12 October 2023	Individual 1	Transfer	£1,492.00

10	23 October 2023	BitGet	Transfer	£14.00
11	24 October 2023	BitGet	Transfer	£78.00
12	25 October 2023	BitGet	Transfer	£2,235.00
13	25 October 2023	BitGet	Transfer	£490.00
14	06 November 2023	BitGet	Transfer	£250.00
15	07 November 2023	BitGet	Transfer	£275.00
16	13 November 2023	Individual 1	Transfer	£1,932.86
17	30 November 2023	Individual 2	Transfer	£2,000.00
18	30 November 2023	Individual 3	Transfer	£2,000.00
19	01 December 2023	Individual 4	Transfer	£2,000.00
20	08 January 2024	Accounting Service	Transfer	£2,000.00
21	10 January 2024	Individual 1	Transfer	£2,000.00
22	16 January 2024	Individual 5	Transfer	£2,000.00
23	12 February 2024	Individual 4	Transfer	£2,000.00
24	12 February 2024	Individual 4	Transfer	£1,995.00
25	13 February 2024	Individual 4	Transfer	£2,000.00
26	15 February 2024	Moonpay	Transfer	£79.55
27	19 February 2024	Individual 6	Transfer	£2,000.00
28	19 February 2024	Individual 4	Transfer	£2,000.00
29	19 February 2024	Individual 4	Transfer	£2,000.00
30	19 February 2024	Individual 4	Transfer	£2,000.00
31	19 February 2024	Individual 4	Transfer	£2,000.00
32	19 February 2024	Individual 4	Transfer	£2,000.00
33	19 February 2024	Individual 4	Transfer	£1,000.00
34	19 February 2024	Individual 4	Transfer	£995.00
35	19 February 2024	Mr B	Transfer	£995.00
36	20 February 2024	Individual 4	Transfer	£7,000.00
37	20 February 2024	Mr B	Transfer	£1,950.00
38	23 February 2024	Moonpay	Transfer	£100.00
39	23 February 2024	Moonpay	Transfer	£100.00
40	28 February 2024	Moonpay	Transfer	£100.00
41	18 March 2024	Individual 4	Transfer	£9,300.00
42	10 April 2024	Individual 4	Transfer	£200.00
43	11 April 2024	Moonpay	Transfer	£210.00
44	11 April 2024	Moonpay	Transfer	£100.00
45	11 April 2024	Moonpay	Transfer	£285.00
46	12 April 2024	Moonpay	Transfer	£725.00
47	15 April 2024	Moonpay	Transfer	£1,755.00
48	15 April 2024	Moonpay	Transfer	£1,300.00
49	17 April 2024	Moonpay	Transfer	£1,660.00
50	19 April 2024	Individual 4	Transfer	£1,000.00
51	22 April 2024	Moonpay	Transfer	£1,654.00
52	24 April 2024	Transak	Transfer	£1,680.00

Our Investigator considered Mr B's complaint and didn't think it should be upheld. Mr B 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.

It has not been disputed that Mr B has fallen victim to a cruel scam. The evidence provided by both Mr B and Barclays sets out what happened. What is in dispute is whether Barclays

should refund the money Mr B lost due to the scam.

Recovering the payments Mr B made

Mr B made the payments in relation to the scam via transfer. When payments are made by transfer Barclays has limited options available to it to seek recovery.

I can see that Mr B made some payments to accounts in his own name and has confirmed other payments were made to cryptocurrency exchanges, as well as peer to peer payments in exchange for cryptocurrency that was then sent as part of the scam.

The payments Mr B sent to accounts in his own name would not be recoverable by Barclays as any funds that may remain in those accounts would continue to be within Mr B's control.

The payments Mr B made in return for cryptocurrency were genuine payments made in exchange for cryptocurrency. As there is no dispute that cryptocurrency was provided in exchange for these payments, and it took further steps for these funds to be moved to the scammer, any attempt to recover these payments would also have no prospects of success.

Should Barclays have reasonably prevented the payments Mr B made?

It has been accepted that Mr B authorised the payments that were made from his account with Barclays, albeit on X's instruction. So, the starting point here is that Mr B is responsible.

However, banks and other Payment Services Providers (PSPs) do have a duty to protect against the risk of financial loss due to fraud and/or to undertake due diligence on large transactions to guard against money laundering.

The question here is whether Barclays should have been aware of the scam and intervened when Mr B made the payments. And if it had intervened, would it have been able to prevent the scam taking place.

Having considered the payments Mr B made from his Barclays account, I think it could be argued that Barclays should have had cause for concern on several occasions that should have prompted it to intervene, and it should have attempted to find out more about the payments before allowing them to be made. But I don't think an intervention from Barclays would have made a difference at any point. I will explain why.

Mr B made payments from other accounts in his name in relation to the scam. When he made payments from an account, he held elsewhere multiple interventions took place and Mr B was not truthful when answering questions about the payments.

Mr B said he was not being assisted through a questionnaire, he was paying a family member or friend, he had received the bank account details face to face. In addition to this Mr B also cancelled various payments rather than proceeding with answering further questions.

When Mr B was asked why he had given false information when questioned about the payments he was making, he said that the scammer had built a significant level of trust with him, and he was being manipulated by them, and coached through making the payments.

As it is clear that Mr B misled his other account provider because he was being coached by X on how to have payments processed, I think it is most likely that had Barclays intervened in the way I have suggested it should have, that Mr B would have continued to take X's guidance and answered any questions asked by Barclays in the way it would have coached

him to.

I don't have enough to say that Mr B would have been any more honest had Barclays intervened. So, I don't think Barclays missed an opportunity to prevent the scam and it is not responsible for Mr B's loss.

Mr B has said that he still feels Barclays should have done more to prevent the scam and that had it done so the scam would have been uncovered and prevented. Mr B also says that Barclays should have done more to recover his funds.

However, as I have explained above, even if Barclays had done more, I don't think it would have made a difference, and I have outlined the reasons why Barclays recovery attempts would have no prospects of success. So, these comments don't change my decision.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 17 October 2025.

Terry Woodham
Ombudsman