

The complaint

Mrs C complains about Barclays Bank UK PLC.

She says that Barclays should refund her 100% of her losses after she fell victim to a romance scam.

What happened

On 16 March 2024, Mrs C met an individual on a dating site. They were chatting for a few days and seemed to be getting on well. The individual explained that he was divorced and was running his parent's business. He also said that he had two businesses that invested in stock markets and shares.

After a few days, he explained that he would be travelling to Canada, and shared pictures with Mrs C which seemed to validate what he was saying. It was around this time that he suggested investing in cryptocurrency, and that this would support their future together.

The individual helped Mrs C set up an account with a crypto exchange, K, and on 24 March 2024, guided Mrs C to transfer £3,000 from her account.

This amount was blocked by Barclays, and didn't debit the account. However, on the same day, Mrs C successfully transferred two further payments of £200 and £5,000.

Mrs C was then told by the individual that she had made a lot of profit but would need to pay £18,000 for her money to be released. Mrs C became suspicious, and discussed the matter with some friends, and realised she had been scammed. She then complained to Barclays about what had happened.

Barclays conceded that it could have done more to support Mrs C, and said that it should have picked up in the call relating to the payment of £3,000 that Mrs C was being coached, and that it could have prevented the further payments by picking this up.

However, it also said that Mrs C should bear some responsibility for what happened, and so only offered to refund 50% of the loss, plus 8% interest less tax.

Mrs C wasn't happy with this and brought her complaint to this Service. Our Investigator looked into things but thought that what Barclays had offered was fair.

Mrs C asked for 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 don't think that Barclays needs to do any more than it has offered to do. I know this will be disappointing for Mrs C, so I'll explain why.

It isn't in dispute here that Mrs C has fallen victim to a cruel scam and has been taken advantage of by a malicious individual who fabricated an interest in a romantic relationship with her. I am very sorry this has happened to her and understand that she is rightfully upset by what has happened.

However, even when it is clear that an individual has been scammed, it doesn't automatically mean that a consumer will be refunded by their bank.

Barclays has already admitted that it could have done more to protect Mrs C – and I agree that there were things that it could have done better.

Therefore, all that it left for me to decide is if Mrs C should bear some responsibility for what happened here, and I think it is fair that she should do so, on a 50% basis.

I say this because I don't think that Mrs C was as careful as she should have been before parting with her money – and there were several red flags that should have caused her concern.

While I understand that Mrs C thought that she was entering into a new relationship, she had not met the individual in question in person and had only been speaking with them for a very short time before agreeing to part with a relatively large amount of money. And I can't see that Mrs C took any steps to research what she was doing. I am also aware that the individual coached Mrs C with what to say and do, including withholding information from Barclays, and I think this should have cast doubts about the intentions of the individual.

Therefore, I think that Barclays offer of refunding 50% of the loss is fair given the circumstances. If it hasn't already done so, Barclays should pay the offer it has made to Mrs C.

My final decision

I don't direct Barclays Bank UK PLC to do any more than it has already offered to do

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 12 June 2025.

Claire Pugh
Ombudsman