

The complaint

Mr E has complained that Barclays Bank UK PLC won't refund the money he says he lost in a scam.

What happened

In 2025, Mr E complained to Barclays. He said that several payments he'd made over the first few months of 2020 – totalling around £20,000 – were made as part of a scam.

Mr E explained that he made these payments to his own cryptocurrency account, then sent crypto on to a scam investment platform whose advert he'd seen on social media. He said he was told to pay up-front fees to withdraw his money and he didn't get his funds back.

Barclays explained they sympathised but didn't think they were liable for Mr E's stated loss.

Our Investigator looked into things independently and didn't uphold the complaint. Mr E's representatives asked for an ombudsman's review, so the complaint's 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.

I'm sorry to hear that Mr E might have possibly fallen victim to a scam. I appreciate that such scams can be cruel, and are often not easy matters to face. With that said, I must point out that I do not have sufficient evidence that these payments were lost to a scam. The provided messages and screenshots from the alleged scammer are from 2019 rather than the time of these payments, they do not mention the crypto exchange these payments went to (but instead a different trading site), and I've found nothing to link them to these payments. The provided crypto transaction history doesn't show the bulk of the disputed funds being sent on, and for the money it does show getting sent on we have no evidence of where that went. For all I know, the money remained in Mr E's account, or was sent to another wallet of his or an acquaintance's, or was used to purchase goods or services, and so on. And I can see that Mr E's Barclays account did receive money back from the crypto exchange.

So I don't have sufficient evidence that these payments were lost to any scam. Which means there'd be no scam loss for Barclays to potentially be held liable for. With that said, even if I were to conclude that all these payments were lost to a scam – despite the lack of evidence – I'm afraid I still couldn't reasonably hold Barclays responsible for that alleged loss. I'll explain why.

It's not in dispute that Mr E authorised the payments involved. So although he didn't intend for the money to end up with what he says were scammers, under the Payment Services Regulations he is liable for his payments and a resulting loss in the first instance. Broadly speaking, Barclays had an obligation to follow his instructions – the starting position in law is that banks are expected to process payments which a customer authorises them to make.

Barclays should have been on the lookout for payments which could be the result of fraud or scams, to help prevent them. But a balance must be struck between identifying and responding to potentially fraudulent payments, and ensuring there's minimal disruption to legitimate payments. I've thought carefully about whether Barclays should have done more in Mr E's case.

However, I don't think the payments involved were quite so unusual or out of character that Barclays needed to intervene. While they were going to a cryptocurrency site, Barclays weren't quite as on notice about crypto scams back then as they were in later years. The payments were quite spread out, and were not concerningly large relative to Mr E's activity from the prior period, where he quite often spent similar or far larger amounts. The payments were made from a sufficient balance to an account in Mr E's own name, they didn't form any particularly suspect pattern, and I can't see that Barclays were aware of anything else at the time which should've caused them to intervene.

I've then considered what Barclays did to try to recover the money after Mr E told them he'd been scammed. Unfortunately, it was not possible for Barclays to recover funds which Mr E had already sent on from his other account in crypto. And any money remaining in Mr E's other account was still available to him, so there was nothing more for Barclays to do there. As these were payments to Mr E's own crypto account, they were not covered by the CRM Code for scams. And I'm afraid there was nothing more that Barclays could've reasonably done to get the money back here.

So while I'm very sorry to hear about what the alleged scammers did to Mr E, I don't think Barclays can fairly be held responsible for his stated loss. And so I can't fairly tell Barclays to reimburse Mr E in this case.

My final decision

For the reasons I've explained, I don't uphold this complaint.

This final decision marks the end of our service's consideration of the case.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 4 November 2025.

Adam Charles
Ombudsman