

The complaint

Mr M complains that Barclays Bank UK PLC won't refund the money he lost to a scam.

What happened

In April 2025, Mr M was looking for work when he received a message regarding a job opportunity which involved completing tasks in return for a commission. Mr M signed up, completed training, and sent almost £3,000 to the scammer.

Mr M was able to withdraw commission payments twice, leading him to believe the opportunity was legitimate. It was only when he was told he would need to pay a huge sum to complete a special offer task that he realised he was being scammed.

Mr M complained to Barclays who said that as the payments were made to an account in Mr M's own name, the losses had occurred outside of their control. They advised him to pursue a complaint with the beneficiary of the funds sent from his Barclays account.

Unhappy with Barclays' response, Mr M brought his complaint to our service. Our Investigator looked into everything but didn't uphold it. He found that Barclays did intervene to ask Mr M questions about one of the payments made, but the answers given were not accurate. While he felt Barclays should have intervened again, he was of the view that it wouldn't have uncovered the scam, as it was most likely Mr M would have provided similar responses in order to get the payment through. Because of this, our Investigator wasn't able to ask Barclays to reimburse any of the loss.

Mr M disagreed with our Investigator's view 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 agree with the outcome reached by the Investigator. I know this will come as a disappointment to Mr M, so I want to explain why I've reached the decision I have.

I'm aware that I've summarised this complaint briefly, in less detail than has been provided, and in my own words. No discourtesy is intended by this. Instead, I've focused on what I think is the heart of the matter. If there's something I've not mentioned, it isn't because I've ignored it, I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

Having considered everything, I have decided not to uphold this complaint. I know this will come as a disappointment to Mr M, so I will explain why I have reached my decision.

It is clear in this case that Mr M has lost a lot of money. And while I do empathise with him, this doesn't automatically entitle him to a refund from Barclays. It would only be fair for me to tell Barclays to reimburse Mr M if I thought they reasonably ought to have prevented the payments, or they unreasonably hindered any recovery of the funds.

Under the Payment Services Regulations (PSRs) and the terms of the account, Mr M is presumed liable for any loss in the first instance, in circumstances where he authorises a payment. That said, in line with good industry practice, Barclays should take proactive steps to identify and help prevent transactions that appear sufficiently unusual, uncharacteristic or suspicious that could involve fraud or be the result of a scam.

However, it is important to note that there are many payments made by customers each day and so it wouldn't be realistic or reasonable to expect a bank to stop and check every payment. There is a balance to be struck between identifying payments that could potentially be fraudulent and minimising any disruption to genuine and legitimate payments.

In this case, I can see that Barclays didn't intervene when Mr M made the payment for £20. Given the amount, I find this to be reasonable. Barclays did however recognise Mr M might be at risk of financial harm from fraud when he made the payment for £884, and so they contacted him to discuss it.

During this call, the agent told Mr M that his payment had been flagged by their fraud monitoring systems. He asked Mr M twice whether anyone had given him a script or told him to mislead the bank, to which Mr M said no.

When asked about the purpose of the payment, Mr M said he was investing in cryptocurrency, that his friends were doing it and that they were friends he knew in person.

The agent explained to Mr M that scammers will tell people to set up accounts and move their money into different wallets, but Mr M said he would keep the money in his own wallet, hadn't been pressured and he wasn't dealing with anyone else.

When asked why he selected "gift" as the payment reason, Mr M said he didn't know what to put so selected "gift" randomly but said he would choose cryptocurrency next time.

Given the answers Mr M provided, the agent released the payment.

While I appreciate Mr M was following what he thought was a legitimate job process, the information he provided prevented Barclays from identifying that he was falling victim to a job scam.

I do believe that Barclays could have intervened again for the payment Mr M made for £2,310 later that same day. But given the answers he'd provided on the earlier call, I'm not convinced that any further intervention or different warnings would have led Mr M to answer any questions accurately and honestly. I believe it most likely he would have answered any questions in the same way.

I have also seen the screenshots of Mr M's conversation with the scammer which show that unfortunately, he was persuaded by the scammer and reliant on what he was being told about the opportunity and what to do if questioned by his bank. When Mr M questioned the legitimacy of the opportunity, he was trusting of the answers the scammer provided.

Because of this, on balance, I think it's most likely Mr M would've answered any further questions from Barclays in a misleading way. This, in turn, would've reassured Barclays that he was making the payment legitimately and prevented them from uncovering the scam.

Overall, while I appreciate Mr M was following what he thought was a legitimate job process, and while I'm really sorry he's been the victim of such a cruel scam, the information he provided Barclays prevented them from identifying that he was falling victim to a job scam. Despite this, Barclays did provide warnings that were tailored to the reason he gave for the payment. Mr M failed to respond accurately to the warnings he was given and proceeded with the transfer as he was so heavily under the spell of the scammer.

Because of this, I can't fairly and reasonably hold Barclays responsible for his loss.

Recovery

I also need to consider whether Barclays did enough after being advised of the scam, to try and recover the funds.

As the funds were sent to a cryptocurrency account in Mr M's name, Barclays wouldn't have had any basis to request the return of those funds as Mr M had control of the account. Mr M had already moved the funds on to the scammer meaning there was no possibility of recovery. If any funds had remained in the account he paid, he could have recovered them himself.

It follows that I don't think Barclays could reasonably have done anything more to recover Mr M's loss.

I'm really sorry this isn't the answer Mr M was hoping for. I have noted and have carefully considered Mr M's situation and the vulnerabilities that have surfaced as a result of this scam. When considering vulnerability, I need to see whether Barclays were aware of any vulnerable circumstances at the time the payments were made. Or if not, I need to see whether they should have acted on anything which suggested vulnerabilities may be present.

Having considered everything, I can't see that Barclays were aware of any vulnerabilities at the time the payments were made, and during the call I didn't hear anything that would have suggested to Barclays that Mr M was vulnerable. While Mr M is not at fault here, the scammer is, I can only look at the actions taken by Barclays, and given everything, I can't ask them to do anything further.

My final decision

My final decision is that I do not 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 23 February 2026.

Danielle Padden
Ombudsman