

## The complaint

Miss S complains that Barclays Bank UK PLC failed to fulfil its obligations in relation to unusual and suspicious activity on her account. Miss S says the bank failed to prevent her being a victim of blackmail and coercive control for a prolonged period.

## What happened

Miss S complained to Barclays saying it failed to prevent her being a victim of blackmail and coercive control. She says her account had been facilitating transactions related to the abuse she's been a victim of since 2011, and that she had to borrow significant funds to fund her abuser's demands. Miss S says Barclays failed to apply its processes that are relevant to the prevention of crime and, had it done so, Miss S feels she would've been able to escape the abuse she was going through sooner.

In summary, Miss S told us:

- That she was a victim of abuse for over a decade, and it wasn't until around September 2023 that she found the courage to report her experience to the police. She says the turning point for her was contact with a charity following her experiencing suicidal thoughts. It's during this interaction that she says she was encouraged to contact the police.
- She was easily targeted due to her ethnic background, meaning it was difficult to speak up within her community and she felt convinced by the threats of violence and murder made against her.
- She points to her account activity during this period, consisting of regular large deposits, third-party payments and payments made using what she describes as 'absurd' references. She also points to numerous silent telephone calls made to the bank.
- Miss S says she knew her blackmailer was involved in criminal activities and used her account to disguise transactions as being legitimate. And she was instructed to withdraw the funds or make payments and engage in gambling on the abuser's behalf.
- She feels Barclays should've noticed such unusual behaviour and done more to investigate and notify the relevant authorities – which she thinks would've been a means for her to speak up about what had been happening and prevent further abuse and coercive control. Miss S feels the bank failed to live up to several principles set by the Financial Conduct Authority (FCA).
- She's now in debt of over £180,000 and a family member has had to sell their home to help her with this debt. Miss S adds that she's been impacted psychologically, suffers from PTSD and depression and her physical health has deteriorated.

Responding to the complaint, Barclays accepted that it could've done more to support

Miss S, and it apologised for missing the signs she has pointed to. The bank offered Miss S £500 compensation – which she rejected before escalating her complaint to this service. Miss S seeks significantly more redress from the bank.

One of our investigators issued their outcome, explaining that they felt the bank's offer was fair. The investigator pointed out that even if Barclays had intervened sooner, there was no certainty that this would've led to the involvement of the authorities and an opportunity for Miss S to speak up about the abuse.

Miss S didn't agree and asked for a final decision, adding that Barclays failed to act in accordance with relevant anti-money laundering regulations. So the 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.

I empathise with Miss S for the circumstances she's been through. I can only imagine how difficult it must have been for her to deal with everything that she's described and understand that it would've taken a lot of courage to speak up about what's happened.

I recognise that my summary above doesn't reflect the level of detail Miss S has provided about her circumstances. I mean no discourtesy by this and by no means do I intend to diminish the impact of what Miss S has gone through. I'd like to reassure Miss S that I've considered all the arguments and evidence provided by both parties, but in this decision, I'll be referring to and focusing on what I consider to be the main points. We aim for our decisions to be as concise as possible.

Having reviewed everything, I've decided that I won't be asking Barclays to do anything further in relation to this complaint. I appreciate Miss S will be disappointed to hear this, so I'll explain my reasons.

Given Barclays has already accepted that it could've done things differently, I won't go into detail about where I think the bank got things wrong. As Miss S points out, there were multiple instances where Barclays should've been prompted that something may have been wrong and contacted Miss S to explore this further. The activity on Miss S' account alone should've been enough to warrant an investigation by the bank into what was happening. And as Miss S says, her numerous silent phone calls should've given Barclays cause to check in on her wellbeing. Barclays agrees it could've done more to support Miss S and offered her £500 compensation to put things right.

Miss S specifically points to Barclay's regulatory obligations and says her account activity should've prompted the bank to report the suspicious activity to the relevant authorities – namely the National Crime Agency (NCA). Miss S believes that, had Barclays done so, then it would've resulted in a police investigation and – in turn – an opportunity for her to speak up about the blackmail and coercive control she had been experiencing. I'm not persuaded that this would've been the case, and I'll explain why.

Miss S is correct that the regulatory obligations placed on Barclays means it has a duty to report suspicious activity to the NCA. However, even if Barclays had done so, it doesn't necessarily mean that the NCA would've carried out an investigation, and I can't say that it would've most likely led to the police contacting Miss S to investigate her account activity. So I can't fairly conclude that the bank's failure to report its investigation to the NCA is what prevented Miss S from being able to report the abuse sooner.

Moreover, Miss S told us that she didn't contact the authorities sooner herself because she believed her blackmailer had links to the police, so she felt they would find out if she were to do so. She also says a previous report in 2012 wasn't taken seriously either, although I've seen no evidence of this. Miss S recently explained that it was following engagement with a charity that she felt encouraged to report her abuse to the authorities. Miss S also provided statements from another account she held with a different banking provider. I understand that the transactions related to the abuse were also carried out from this account, as well as via a family members account. So it seems to me that the extent and impact of the abuse was wider and not just isolated to Miss S' Barclays account.

Miss S says she lived in genuine fear of physical violence and fear of being killed. Miss S also told us that she received contact from Barclays on one occasion during which the bank enquired into her wellbeing. Miss S says she wasn't in the right mental state at the time to explain what had been going on. Given this and Miss S' previous reluctance to involve the police, I can't fairly conclude that – had Miss S been presented with an opportunity by Barclays to report the abuse to the authorities sooner - that it's more likely than not that she would've done so. Therefore, I'm not persuaded that earlier intervention by Barclays is likely to have made a difference to Miss S' ability to report the abuse sooner than she did.

Additionally, I also can't fairly conclude that Barclay's intervention would've resulted in Miss S being able to put a stop to the abuse she was suffering. I note that the bank decided to close Miss S' account immediately in July 2023 – which it is entitled to do under the terms of the account. And I can see from the numerous copies of messages Miss S has sent us that the abuse seems to have continued even after the account was closed. As I've mentioned, the transactions related to the abuse seem to have been carried out via other accounts too. So I can't reasonably conclude that, had the bank acted sooner, it would've made a difference to the circumstances Miss S was in.

For these reasons, I won't be asking Barclays to do anything more. Barclays says it's willing to honour its offer to pay Miss S £500 compensation. Miss S should contact the bank directly if she wishes to accept this offer.

### **My final decision**

For the reasons explained above, I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 7 November 2025.

Abdul Ali  
**Ombudsman**