

The complaint

Miss B complains that Barclays Bank UK PLC (Barclays) is refusing to refund her the amount she lost as the result of a scam.

Miss B is being represented by a third party. To keep things simple, I will refer to Miss 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, Miss B started talking to an individual I will call "X" via an online dating website. After several weeks of building trust between the two the conversation moved to a well-known messaging service.

X told Miss B that he worked for himself and that he was due to receive a significant sum of over £7m. X then fabricated multiple stories as to why he needed Miss B's help financially. These reasons included: replacement of damaged equipment, tax payments to avoid prison and to get out of prison.

Miss B voiced her concerns several times but continued to make requested payments.

Miss B has disputed the following payments made in relation to the scam from her Barclays account:

Payment	Date	Payee	Payment Method	Amount
1	21 May 2021	Individual	Stopped	£2,000.00
2	22 May 2021	Binance	Debit Card	£400.00
3	22 May 2021	Luno	Debit Card	£500.00
4	22 May 2021	Luno	Debit Card	£500.00
5	22 May 2021	Luno	Debit Card	£500.00
6	22 May 2021	Luno	Debit Card	£500.00
7	22 May 2021	Luno	Debit Card	£500.00
8	22 May 2021	Luno	Debit Card	£500.00
9	22 May 2021	Luno	Debit Card	£500.00
10	22 May 2021	Luno	Debit Card	£500.00
11	22 May 2021	Luno	Debit Card	£500.00
12	22 May 2021	Luno	Debit Card	£500.00
13	22 May 2021	Luno	Debit Card	£500.00
14	22 May 2021	Binance	Debit Card	£1,000.00
15	22 May 2021	Binance	Debit Card	£1,000.00
16	22 May 2021	Binance	Debit Card	£1,000.00
17	22 May 2021	Binance	Debit Card	£1,000.00
18	24 May 2021	Luno	Transfer	£100.00
	7 June 2021	Credit	Debit Card	£5,131.46cr

19	7 June 2021	Binance	Debit Card	£1,000.00
20	7 June 2021	Binance	Debit Card	£1,000.00
21	7 June 2021	Binance	Debit Card	£1,000.00
22	7 June 2021	Binance	Debit Card	£1,000.00
23	7 June 2021	Binance	Debit Card	£1,000.00
24	5 August 2021	Blockchain	Debit Card	£300.00
25	5 August 2021	Moonpay	Debit Card	£322.61
26	6 August 2021	Moonpay	Debit Card	£1,934.93
27	6 August 2021	Moonpay	Debit Card	£1,934.95
28	6 August 2021	Moonpay	Debit Card	£1,934.97
29	6 August 2021	Moonpay	Debit Card	£1,935.43
30	7 August 2021	Moonpay	Debit Card	£269.33
31	7 August 2021	Moonpay	Debit Card	£1,075.50
32	9 August 2021	Moonpay	Transfer	£580.85
33	9 August 2021	Moonpay	Transfer	£1,899.24

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

Recovering the payments Miss B made

Miss B made payments into the scam via her debit card and transfer. However, the payments were not made to X directly, instead they were made to cryptocurrency exchanges, most likely in exchange for cryptocurrency that was then sent to the scammer.

As I think it's most likely that cryptocurrency was provided in exchange for the payments Miss B made, and it took further steps for those funds to end up in the hands of the scammer, any attempt to recover the payments would have no prospect of success.

Should Barclays have reasonably prevented the payments Miss B made?

It has been accepted that Miss B authorised the payments that were made from her account with Barclays, albeit on X's instruction. So, the starting point here is that Miss 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 Miss B made the payments. And if it had intervened, would it have been able to prevent the scam taking place.

Considering the time at which Miss B made the disputed payments, less was known about this type of scam, however, Miss B made multiple payments often on the same day for similar or often the same amounts. I think this should have caused Barclays to have concerns that Miss B could be at risk of financial harm and it should have intervened.

I can see that several calls did take place when Miss B attempted to make some of the payments.

On 21 May 2021 when Miss B attempted payment 1 she wasn't making the payment to a cryptocurrency related business, so I don't think it's unreasonable that Barclays didn't have concerns she was making a payment related to cryptocurrency.

However, this payment was stopped, and Miss B spoke to Barclays over the phone. Miss B confirmed she had tried to make a transfer to her partner in relation to his business for the value of £2000.

Miss B explained that her partner was working offshore and needed the money to continue with what he was doing, and the payment was being made to a different account with X as the reference as it hadn't been possible to transfer the funds to an account in China directly.

Miss B was advised that the payment sounded like it could be a scam and the reason the payment was picked up was because of a scam check, the account the funds were being sent to were not a business, but a private account. Miss B confirmed that she had previously received similar warnings when attempting a related payment in a Barclays branch.

Miss B also confirmed in this call that X had not asked her to take a loan that had recently been received by her and that she had done it herself. But I can see from the chat transcript provided by Miss B of her conversation that X had encouraged Miss B to take a loan.

Considering the risk associated with the payment I think the intervention provided by Barclays was proportionate, and in any event the payment did not get processed as Miss B said she would check the information with her partner first.

On 5 August 2025 another call took place when Miss B attempted to make a payment in relation to the scam. Miss B said she was trying to purchase some cryptocurrency online. Miss B was advised that Barclays did not allow payments to the specific cryptocurrency exchange. Miss B confirmed she would try another exchange.

On 6 August 2025 another call took place between Miss B and Barclays as transactions on her account had been picked up by its monitoring system. Miss B confirmed it was her making the payments. Miss B also confirmed that she was making payments to her accounts, and she set the accounts up herself.

Barclays asked Miss B to confirm she was aware of the risks that came with making investment payments and that she may not get her money back. When asked if Miss B had carried out any research Miss B said she had friends that were doing it as well, she was not being forced to make the payments, and she had carried out research around the investment.

I think it's clear from the calls that Miss B provided inaccurate information on more than one occasion and although she had an opportunity to say she was not making an investment when making the payments she chose not to tell Barclays the reason for the payments.

I think Barclays could have intervened further than it did and it could have questioned Miss B in more detail. This may have allowed Barclays to give a better warning. But I don't think this would have made a difference. I will explain why.

Having reviewed the messages exchanged between Miss B and X it's clear that Miss B was under X's spell and trusted him. For example:

- Miss B regularly declared her love for X
- Miss B was encouraged to take a loan in order to support X and according to the messages provided she "took a risk getting the loan as I said it wasn't for another

business” Mrs B also appears to have taken X’s guidance when applying for the loan itself and was helped by X in answering the application questions

- Miss B explained on more than one occasion that she was suspicious she was falling victim to a scam, but X was able to continue persuading her to make further payments
- Miss B explained that if her family knew what she was doing they would tell her not to do it
- Miss B found information and videos online with similar situations to hers and X was still able to convince her to make further payments

So had Barclays intervened and found out the circumstances behind the payments Miss B was making I would have expected it to warn Miss B that it was likely she was falling victim to a scam.

But Miss B had concerns throughout that she could be falling victim to a scam. She voiced the banks concerns to X and told X that her own family wouldn’t agree with her making the payments, yet she continued to make them.

Miss B also found out she had been scammed by X after making the payments but continued to exchange messages with X for several months declaring her continued feelings for him until X’s number appeared to be allocated to another person.

I don’t think that a proportionate warning would have prevented the scam. I think it’s most likely that X would have, as he did on multiple occasions have been able to persuade Miss B to make the payments despite the concerns any warnings would have caused her to have.

So, I don’t think Barclays missed an opportunity to prevent the scam and it is not responsible for Miss B’s loss.

My final decision

I don’t uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Miss B to accept or reject my decision before 17 November 2025.

Terry Woodham
Ombudsman