

## **The complaint**

Mr R complains that Barclays Bank UK PLC won't reimburse over £12,000 that he lost when he fell victim to an employment scam.

## **What happened**

Our investigator didn't uphold the complaint. She didn't think any of the payments looked suspicious such that Barclays ought to have made additional checks before processing any of them.

Mr R has asked for the matter to be referred to a decision.

## **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 taken into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, Barclays ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

I have reviewed Mr R's account and the payments he made to the scam. Having considered when they were made, their value and who they were made to, I'm not persuaded Barclays ought to have found any of the payments suspicious, such that it ought to have made enquires of Mr R before processing them. I accept one of the payments was for £8,000, but that doesn't mean it should automatically be treated as suspicious, particularly when Mr R was sending funds to an account in his own name which was an established payee and there were no other concerning factors present.

Whilst Mr R has undoubtedly been the victim of a cruel scam, I don't find there were any failings on Barclays part that would lead me to uphold this complaint.

## **My final decision**

For the reasons given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 16 December 2025.

Carolyn Bonnell  
**Ombudsman**