

The complaint

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

What happened

In late 2024, Mr D complained to Barclays via representatives.

His representatives said that Mr D was victim to either a recovery scam or a cryptocurrency investment scam, after being introduced to some sort of scheme by a friend. They say his payments to his crypto wallet made between May and June 2021 were made as part of the scam, and he forwarded crypto on to the scammers. The claimed loss is around £35,000.

Barclays didn't think they were liable for Mr D's claimed loss.

Our Investigator looked into things independently and didn't uphold the complaint. Mr D'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 D might have possibly fallen victim to a scam. I appreciate that such scams can be cruel, and are often not easy matters to face.

If I were to potentially hold Barclays liable for a scam loss, I'd need to have evidence to reasonably substantiate that the loss took place. And I'm afraid we don't have that here.

I've not been given much evidence about the alleged scheme, nor particularly clear or detailed testimony about what it involved. I've been given a transcript from a messaging app, but those messages are from a different time period – they only even start after the alleged scam payments ended. They surround discussions about trading in foreign exchange rather than crypto, and do not mention these payments nor the crypto exchange involved. I've not found anything significant to link these messages to the payments in dispute. Instead, they seem to be from a different time period regarding a different matter. I'm not satisfied that they are even relevant, let alone that they evidence a loss from these particular payments.

I've not been given any other evidence which substantiates that Mr D was coerced, misled, or otherwise defrauded into making these payments to his crypto account. His crypto statements do show that he was sending crypto somewhere. But I've not been given any evidence like contact with the alleged scheme, documents received from the scheme, relevant screenshots – and so on – which actually show him being told to send crypto in relation to that scheme, or which substantiate where he actually sent the crypto to. So for all I can know, he might've sent it to another wallet of his own, or to a friend, or to someone who provided goods or services he purchased, and so on.

I'm not saying I've actually concluded that Mr D made a false claim. But I do not have sufficient evidence to substantiate that these payments were lost to any scam. And I cannot fairly or reasonably hold Barclays liable for an alleged loss when there's no evidence which reasonably substantiates that the loss actually happened.

So while I'm very sorry to hear the allegations about what the scammers did to Mr D, I don't think Barclays can fairly be held responsible for his stated loss. And so I cannot fairly tell Barclays to reimburse Mr D 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 D to accept or reject my decision before 5 November 2025.

Adam Charles
Ombudsman