

The complaint

Miss H is unhappy that Barclays Bank UK PLC (Barclays) won't refund payments she made because of a task-based scam.

What happened

I won't repeat all the facts of Miss H's complaint, as they are well known to the parties. I will provide a short summary though, and where we are at with it.

Miss H received a text message from what she thought was a recruitment agent. She continued the conversation on WhatsApp and was soon added to a wider group with other potential recruits and freelancers who were sharing their experiences about the prospective role. The premise was that for every 40 tasks Miss H completed, she would receive commission.

Unfortunately, though, Miss H was in contact with scammers, and they were attempting to get her to transfer money to a cryptocurrency exchange and then onto their wallet. Between 21 November 2024 to 26 November 2024, Miss H made multiple payments to a cryptocurrency exchange account and an electronic money institution (EMI) account, both in her name. These payments were then transferred on to the scammers. Miss H only realised she had been scammed when she tried to withdraw funds and couldn't.

Miss H reported what happened to Barclays on 26 November 2024. She then enlisted the help of professional representatives, and they made a complaint on her behalf. They said Barclays should have done more to protect Miss H and her money.

Barclays replied that Miss H needed to raise a complaint with the companies that she transferred the money to on each occasion, as they were the point of loss. It said Miss H paid money into accounts that she had control over. It said Miss H didn't pay the scammers directly from her Barclays account.

Unhappy, Miss H brought her concerns to our service to investigate. The investigator said she could not recommend Barclays should provide a refund. She said for the first 8 payments, she wouldn't have expected Barclays to have been concerned about them, based on Miss H's previous spend. But the investigator concluded for the larger ninth payment it ought to have recognised it carried a higher risk of harm. She concluded Barclays did identify on two occasions, that she was and carried out interventions. It called Miss H on 25 November 2024 and 26 November 2024. Miss H cancelled payments but also went ahead and made other payments whilst on the calls.

The investigator then described what happened: that Miss H gave some misleading answers about why she was discussing payments with Barclays. She concluded she wasn't persuaded any interventions by Barclays would have altered the outcome or exposed the scam. She didn't uphold Miss H's complaint.

Miss H and her representatives were not happy with the investigator's outcome. They said Barclays didn't provide a relevant job scam warning or asked questions relating to task

based fraud. They said all the conversations between the parties were based on investments scams. They referenced an answer given by Miss H to Barclays, that they felt suggested she was part of a task-based scam. They asked for an ombudsman to look at the complaint, so it 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.

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Having done so, I've reached the same outcome as our investigator for these reasons:

- The starting position in law is that Miss H is responsible for the payments she made. And Barclays has a duty to make the payments she tells it to.
- But, as supported by the terms of the account, that doesn't preclude Barclays from making fraud checks before making payment. And, considering regulatory expectations and good industry practice, I'm satisfied that it should fairly and reasonably do this in some circumstances.
- Looking at Miss H's account history, I'm not persuaded the first 5 payments between £20 and £84 appeared so uncharacteristic that Barclays ought to have suspected she was falling victim to a scam. They weren't significant in value; and Miss H had made similarly sized payments previously. Given the value of the payments and how they were broadly in keeping with Miss H's spending, I don't think it's enough to say the payments looked significantly uncharacteristic or risky on this occasion.
- Miss H attempted to make a larger sixth payment of £1,097. Barclays discussed the payment with Miss H, who told it she was sending the money to her cryptocurrency account as she was investing the money. Barclays then provided a cryptocurrency investment scam warning, based on the answers Miss H gave. Miss H cancelled the payment but went ahead and made a seventh and eighth payment of £1,100 and £27.
- I think it is clear on reading what has been said since that Miss H was going to make these payments regardless of Barclays' intervention. I can also see that Barclays did ask questions and provided a tailored warning based on the answers that it received. I don't think it was unreasonable or unfair when it did this. But Miss H gave her answers and went ahead with the payments anyway. I don't think Barclays made any mistakes here or that it can be held responsible for this.
- I can see in addition that Miss H attempted to make a payment on 25 November 2024 of £3,190 and she had the same sort of conversation with Barclays. This payment didn't go through, but again she told Barclays that she was investing in cryptocurrency. During the same call, she then authorised a much larger payment of £6,200 after receiving an investment scam warning. I don't think, after looking through what happened here that Barclays stood any chance of uncovering that this was a task-based scam.
- It follows that I don't uphold Miss H's complaint. I am not persuaded Barclays in any scenario would have been able to break the spell of the scammer at any point here.

- Barclays have not been able to recover any of the faster transfer payments, and this is because they went to an account in Miss H's name and then went onto the scammer. So, I understand why it has not been able to do this. Likewise, the 3 card payments wouldn't have met the chargeback rules from the card scheme. This is because again the money went to Miss H's EMI account and then went onto the scammer. As the money went initially to an account held and was in control by Miss H, they wouldn't have met the criteria for a refund.

I do appreciate how disappointing this will be for Miss H, and I am sorry this has happened to her. It is clear to me that she has been the victim of a cruel scam here. But for the reasons I've explained, I don't think her losses can be attributed to something Barclays did wrong. So, I don't uphold her complaint.

My final decision

For the reasons I've explained, my final decision is that I do not uphold Miss H complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 10 November 2025.

Mark Richardson
Ombudsman