

**The complaint**

Mr W complains that Barclays Bank UK PLC won't refund money he lost to a scam.

Mr W is represented by a firm, but for ease, I have only referred to Mr W here.

**What happened**

Mr W said the following faster payments were made as a result of a scam.

|   | <b>Date</b>      | <b>Type of Transaction</b> | <b>Amount</b> |
|---|------------------|----------------------------|---------------|
| 1 | 01 November 2023 | Faster Payment to R        | £200          |
| 2 | 09 November 2023 | Faster Payment to R        | £1,000        |
| 3 | 25 November 2023 | Faster Payment to R        | £2,000        |
| 4 | 29 November 2023 | Faster Payment to R        | £10,000       |
| 5 | 09 May 2024      | Faster Payment to R        | £2,100        |
| 6 | 05 June 2024     | Faster Payment to R        | £2,000        |

The background to this complaint is well known to both parties so I won't repeat it in detail. In summary, Mr W said he received a phone call from someone who claimed to work for a firm that had located funds he lost to an investment scam he fell victim to previously. The scammer said they could help him recover his funds.

Mr W was told he needed to make payments in order for the cryptocurrency platform to conduct liquidity checks before the funds could be released. As such Mr W transferred funds to an account he held with an e-money provider I'll refer to as R, before sending it on to the scammer. After making the payments, Mr W said he was told the funds had been released to his account with R, he realised that it had been a scam when he could not access this money. He raised the matter with Barclays but it did not uphold his complaint or refund the money he lost.

Our investigator didn't think the complaint should be upheld. He didn't think the payments looked so unusual that Barclays ought to have intervened and said he didn't think it could have prevented the loss even if it did.

Mr W didn't accept the investigator's view, as such, the complaint has been passed to me for a final 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.

Taking into consideration the relevant regulatory rules and guidance, codes of practice and good industry practice, Barclays should take steps to identify and where possible prevent

sufficiently unusual or uncharacteristic payments to help protect its customers from financial harm resulting from fraud.

Even so, I think it is important to also highlight that there are many payments made by customers each day, and it is not reasonable to expect the bank to stop and check every payment instruction to try to prevent fraud or financial harm. There's a balance to be struck between the extent it intervenes in payments to protect customers, and not unnecessarily disrupting legitimate payment instructions.

Having reviewed Mr W's account activity, I don't find any of the payments were sufficiently uncharacteristic or unusual for them to have caused Barclays concern. This is because, there were payments made of similar and greater value in the months prior to the scam. The payments were not made in quick succession which commonly occurs where a scam is involved. Rather, the payments were made over several months to an existing payee and an account in Mr W's own name.

I appreciate that Mr W had been the victim of a scam in the months prior and this is something Barclays was aware of. Even so, the circumstances differed, the previous scam involved card payments to cryptocurrency platforms, while here Mr W made faster payments to an existing account he held elsewhere. The payments were in keeping with his usual account activity. While I accept the payments were significant to Mr W, I don't find them remarkable enough to have raised suspicion.

Although I accept that Barclays ought to have been aware of multistage scams and been mindful of this when considering whether to intervene. Considering the value of the payments and what Barclays knew about the circumstances surrounding them, I don't think they were concerning enough to warrant intervention.

Even if Barclays had intervened or questioned Mr W, I'm not persuaded that it would have been able to uncover the scam. I say this because, Mr W gave inaccurate information to R and another bank when questioned about the purpose of the payments he was making towards the scam. I have not seen any evidence Mr W was coached in how to answer the bank's questions. Rather, I think Mr W had been taken in by the scam and believed he would recover the funds he lost by cooperating with the scammer. I find Mr W was determined to have his payments processed, so on balance, I think it is likely that Mr W would have answered questions from Barclays in the same way he with R.

The payments were sent to an account in Mr W's name and under his control, we are also aware that the funds did not remain in this account but were sent on to the scammer. As the only recourse for recovery would be a request to the receiving bank for the funds to be returned from the recipient account, I do not find that there were any prospects of recovering the money Mr W lost.

I've thought carefully about everything that's happened and I appreciate that Mr W has been a victim of a cruel scam and lost a large amount of his money. I sympathise with him; however I cannot fairly or reasonably hold Barclays responsible for Mr W's losses.

### **My final decision**

For the reasons outlined above, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 1 October 2025.

Oluwatobi Balogun  
**Ombudsman**