

## The complaint

Mr P complains that Barclays Bank UK PLC didn't do enough to protect his money when he fell victim to a sophisticated scam. Mr P wants his losses refunded along with 8% interest and £300 compensation for the upset he has been caused.

Mr P is represented by a third party but for ease of reference I have referred to Mr P throughout this decision.

## What happened

Mr P said that he was targeted by investment scams and guided into opening a cryptocurrency account. He said he believed he was making genuine investments and trusted the people he was interacting with. Mr P said he was told to download a remote desktop software which enabled the scam to be facilitated. Mr P said that he was offered bonuses and tiered investment levels which increased his confidence in the investments, and he was added to group chats where other participants shared their success stories. It wasn't until he was asked to pay a withdrawal fee that Mr P realised that he had been the victim of a scam. Mr P tried to withdraw his money but couldn't.

Mr P thought Barclays should have done more to protect him from the scam. He said he was a vulnerable consumer and Barclays failed in its duty of care towards him. Mr P considered the payments he made to be out of character for his account and thought Barclays should have intervened. Mr P said that Barclays did call him, but it should have taken further action to block the payments. He said that Barclays should have asked more probing questions and provided detailed fraud advice.

Mr P also thought that more could have been done to recover his money when he alerted Barclays to the scam. He didn't accept that he should be liable for any of the losses as he had been the victim of a sophisticated scam and had believed he was investing in genuine opportunities.

Barclays issued a final response to Mr P's complaint dated 30 April 2025. It said that the payments were authorised by Mr P and couldn't be considered as Barclays losses. It said the claim should be raised with the beneficiary banks which Mr P held his account with and made the payments to. It noted the debit card payments were out of scope for both the Payment Systems Regulator (PSR) fraud reimbursement policy and the Contingent Reimbursement Model (CRM) Code.

Mr P referred his complaint to this service

Our investigator didn't uphold this complaint. The transactions considered as part of this complaint are set out below.

Date	Amount	Payment Method
17/07/2024	£50	Faster Payment
22/07/2024	£18.94	Card

22/07/2024	£18.95	Card
23/07/2024	£55.81	Card
31/07/2024	£19.08	Card
02/08/2024	£200.08	Card
06/08/2024	£1,000	Card
20/08/2024	£1,000	Faster Payment
21/08/2024	£2,000	Card
30/08/2024	£841.11	<i>Credit</i>
02/09/2024	£758.15	<i>Credit</i>
08/10/2024	£70.90	<i>Credit</i>
24/10/2024	£7,000	Faster Payment
13/11/2024	£1,000	Card
14/11/2024	£2,000	Faster Payment
15/11/2024	£1,000	<i>Credit</i>
18/11/2024	£2,000	<i>Credit</i>
25/11/2024	£3,000	Faster Payment
28/11/2024	£6,600	Faster Payment
03/12/2024	£9,130	Faster Payment
04/12/2024	£14,000	Faster Payment
05/12/2024	£18,000	Faster Payment
05/12/2024	£500	Faster Payment
09/12/2024	£16,306.61	<i>Credit</i>
10/12/2024	£17,500	Faster Payment
11/12/2024	£10,000	Faster Payment

Our investigator thought that Barclays should have recognised that the payment of £7,000 on 24 October 2024 carried a heightened risk of financial harm from fraud and they thought that there should have been human intervention at this point. However, our investigator thought that had Barclays intervened it wouldn't have stopped Mr P making the payments. This was because the scammers had a strong influence over Mr P, not only telling him where to invest but what to say to avoid raising suspicion with his bank. He noted the scam had been going on for several weeks and Mr P trusted the scammers. Our investigator was satisfied that Barclays had done what it could to recover Mr P's money.

Mr P didn't agree with our investigator's view. He said that Barclays systems had identified the payments as out of character and that the use of remote access tools should have prompted immediate action. However, despite these red flags the payments were allowed to proceed. He said that while he was being influenced by the scammers, had there been effective intervention by Barclays he could have reconsidered his actions. He noted the escalation on the size of the payments he was making and said that this should have led to further scrutiny. Mr P said that he hadn't misled Barclays about the payments he was making, and it wasn't fair to assert that effective intervention wouldn't have changed the outcome to this case.

Our investigator responded to Mr P's comment but as these didn't change his view, and a resolution hasn't been agreed, this complaint has been passed to me, an ombudsman, to issue 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.

I am sorry to hear of the experience Mr P had, and I accept that he has been a victim of fraud and lost money through this. However, for me to uphold this complaint I would need to be satisfied that Barclays should have done something differently, such as intervening in the payments, and that had this happened then Mr P would have stopped making further payments. When considering a complaint, I take all relevant rules, regulations and guidance into account, but my decision is based on what I consider fair and reasonable given the evidence I have seen, and the wider circumstances at the time.

Mr P authorised the payments from his Barclays account. Under the Payment Service Regulations 2017, the starting point is that Mr P is liable for the payments he authorised. However, Barclays should have systems in place to look out for out of character or unusual transactions, or other signs that might indicate that its customers are at risk of fraud.

Mr P was an existing customer of Barclays and so it had access to his account history. Having looked through the months leading up to the disputed payments, I can see Mr P's transactions were for general spending and regular bills. Payments were generally below around £200 but there were some payments for larger amounts recorded. Therefore, I do not think the initial payments were of a size that should have raised concerns. Payments for £1,000 were made on 6 and 20 August 2024 and £2,000 on 21 August 2024. I can see from Barclays notes that a call took place on 20 August 2024 about the £1,000 payment and the risk of fraud was discussed. Mr P confirmed the payment as genuine. I think it reasonable that Barclays made contact at this point, but as Mr P confirmed the payment, I cannot say it was wrong to process this.

Mr P then received credits into his account before he made a payment on 24 October 2024, for £7,000. I think this payment should have raised concerns as it was out of character for Mr P's account given its size and was being made to a cryptocurrency exchange. While Mr P had made previous payments to the same exchange, this was for a much larger amount, and I think Barclays should have intervened again at this stage.

I have considered what would have been an appropriate level of intervention and noting the size of this payment, that it was being made for cryptocurrency and that Barclays had identified the use of a third-party remote access tool, I think that human intervention should have taken place.

I have then considered what the likely outcome would have been had Mr P been called by Barclays and effective questioning taken place. Unfortunately, in this case, I think on balance, Mr P would still have gone ahead with this and subsequent payments. I say this because having looked through the communication between Mr P and the scammers around the time of this payment and it is clear that he trusts the advice he is being given and believes the returns information he was provided with. I also note that Mr P has said he was told what to say to avoid issues with his payments and it appears that he was following this advice. When Mr P was asked by Barclays about a payment in November 2024, he confirmed this was being made to his own account, a comment he had also made regarding a payment with another entity. Further calls took place with Mr P in November 2024, when he was warned about the risk of scams and again, he confirmed his payments as genuine. Considering the responses Mr P gave when asked about his payments and noting that most of the payments made from 24 October 2024 were to an account in his name, I do not find in this case that I can say Barclays was wrong to release these payments.

I note the comment about recovery of the money once Mr P had alerted Barclays to the scam. The payments fall outside of the PSR and CRM scope as some were made by card and those that were faster payments were to an account controlled by Mr P. I have considered whether more could have been done in regard to the card payments but as these payments were made in accordance with Mr P's instructions I do not think that a chargeback would have been successful. Therefore, in this case, I do not think there were further actions that Barclays needed to take to try to recover the funds.

So, while I do not underestimate the financial and emotional stress that Mr P has been caused by being the victim of a scam, in this case, I do not find I can require Barclays to take further action in regard to refunding Mr P his losses.

### **My final decision**

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 P to accept or reject my decision before 5 December 2025.

Jane Archer  
**Ombudsman**