

The complaint

Mrs B has complained that Barclays Bank UK PLC won't refund the money she lost after falling victim to a scam.

What happened

Both sides are most familiar with the case and we must anonymise decisions, so I will summarise what happened relatively briefly.

In late 2024, Mrs B was contacted by scammers posing as recruiters. They offered her a fake job doing easy flexible remote tasks for high pay, with no qualifications or experience required and no contract, paid through cryptocurrency.

Mrs B completed tasks on the scammers' platform, but had to pay her own money in to continue. She made various transfers from her Barclays account either to her own crypto account, or to her account at another bank, from where she'd then forward it to her crypto account. Mrs B attempted to send around £4,700 from her other bank account to her crypto account, but that bank blocked her from doing so. So Mrs B instead sent it from Barclays to her crypto account across several payments. Mrs B would then buy crypto and send it from her crypto account to the scammers.

Barclays intervened and questioned Mrs B about the spending. Mrs B gave Barclays a false cover story, and they let the payments go through.

Mrs B has explained that in the end, the scammers kept asking her for even larger amounts and wouldn't pay her the earnings. She reported the scam to Barclays. Barclays explained they sympathised, but didn't think they were liable for the loss.

Our Investigator looked into things independently and didn't uphold the complaint. Mrs B asked for an ombudsman's decision, so the complaint's been passed to me to decide.

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 understand that Mrs B fell victim to a scam, for which she has my sympathy. I appreciate this cannot have been an easy matter for her to face, and I appreciate why she would like her money back. It's worth keeping in mind that it's the scammers who are primarily responsible for their own scam, and it's the scammers who really owe Mrs B her money back. But I can only look at what Barclays are responsible for. Having carefully considered everything that both sides have said and provided, I can't fairly hold Barclays liable for Mrs B's loss. I'll explain why.

It's not in dispute that Mrs B authorised the payments involved. So although she didn't intend for the money to end up with scammers, under the Payment Services Regulations she is liable for her own payments and the resulting loss in the first instance. And broadly speaking, Barclays had an obligation to follow her instructions – the starting position in law is that banks are expected to process payments which a customer authorises them to make.

Mrs B made arguments about the CRM Code. But as these were payments to Mrs B's own accounts, they were not covered by the CRM Code, nor the ASR rules.

Barclays should have been on the lookout for payments which could be the result of fraud or scams, to help prevent them. But a balance must be struck between identifying and responding to potentially fraudulent payments, and ensuring there's minimal disruption to legitimate payments. I've thought carefully about whether Barclays should have done more in Mrs B's case.

However, I don't think Barclays needed to intervene any earlier than they did. Before they intervened, the payments to Mrs B's crypto account had been relatively small and had not been made particularly rapidly. And the payments to Mrs B's account at her other bank were not yet so large or rapid as to have been of particular concern, not least given they were going to her established account at a well-known bank and she'd made substantially larger payments before. Once the spending became sufficiently concerning, Barclays intervened.

Both Barclays and Mrs B's other bank intervened here, spoke to her multiple times, asked her reasonable questions, and gave her relevant detailed warnings. I'm afraid I've found that the primary reason why this didn't stop the loss is down to Mrs B's actions.

Having been instructed by the scammers, Mrs B misled her banks by sticking to an untrue cover story. Across the various calls involved, Mrs B said that she was just investing in cryptocurrency of her own accord. She told her banks that she was storing money in her crypto account for long-term investing that she'd do over time in small increments to mitigate risk. She confirmed that no one had approached her, there was no other company involved, there was no job opportunity involved, no one had told her what to say, no one else was involved at all, she'd done her own research and knew quite a bit, and she was very aware of scams – saying she would cut off anyone who contacted her out of the blue about things like earning money through crypto. It's clear from Mrs B's messages with the scammers that she trusted them – she reaffirmed her trust to them even after being warned about scams just like this one. Indeed, both banks gave Mrs B detailed warnings about job scams that matched up to her very situation; but she didn't heed these, and went ahead anyway. Even when the other bank blocked Mrs B's scam spending outright, she complained about the block and got around it by making the payments from Barclays instead.

So between the two banks involved, I think Mrs B received appropriate intervention here. I'm afraid I find that the primary reason why it didn't work is down to Mrs B's actions. And given what I went through above, it's not likely that earlier reasonable, proportionate intervention would've stopped the loss in this case. It's more likely that Mrs B would've gone ahead anyway. So I cannot fairly or reasonably hold Barclays liable on those grounds.

I've then considered what Barclays did to try to recover the money after Mrs B told them about the scam. Unfortunately, it wasn't possible for Barclays to recover funds which Mrs B had already sent on in crypto from her account at the crypto exchange. And any money still remaining in Mrs B's own crypto account would've still been hers, so there was nothing more for Barclays to do there. It looks like Barclays still tried contacting the exchange, but they confirmed no funds remained. And I'm afraid there was nothing more that Barclays could've reasonably done to get the money back here.

So while I'm very sorry to hear about what the scammers did to Mrs B, I don't think Barclays can fairly be held responsible for her loss. And so I can't fairly tell Barclays to reimburse Mrs B 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 Mrs B to accept or reject my decision before 29 December 2025.

Adam Charles
Ombudsman