

The complaint

Miss K complains that Barclays Bank UK PLC (Barclays) is refusing to refund her the amount she lost as the result of a scam.

What happened

The background of this complaint is well known to all parties, so I won't repeat what happened in detail.

In summary, Miss K has told us that she was randomly contacted via text message and a well-known messaging application about a home working opportunity that involved carrying out tasks. Miss K says she was required to complete online orders and deposit funds into an online portal to unlock her earnings.

Miss K says that initially everything seemed to be going well, but before long the balance on her account was showing as a negative figure, and she was repeatedly asked to make further payments to recover her money.

Despite making further payments Miss K's funds were never returned and she realised she had fallen victim to a scam.

Miss K has told us that she funded the payments using savings, a bank loan and funds from her partner.

Miss K has disputed the following payments made from her Barclays account in relation to the scam:

Payment	Date	Payee	Payment Method	Amount
1	13 May 2025	CRO	Debit Card	£3,862.12
2	14 May 2025	CRO	Debit Card	£6,141.83
3	14 May 2025	CRO	Debit Card	£17,894.20
4	14 May 2025	CRO	Debit Card	£6,328.91

Barclays agreed it should have done more to protect Miss K but said she could also have done more so it refunded 50% of her loss plus £50.

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.

It has not been disputed that Miss K has fallen victim to a cruel scam. The evidence provided by both Miss K and Barclays sets out what happened. What is in dispute is whether Barclays should refund the money Miss K lost due to the scam.

Recovering the payments Miss K made

Miss K made payments into the scam via her debit card. When payments are made by card the only recovery option Barclays has is to request a chargeback.

Although the payments Miss K made were sent to a legitimate cryptocurrency exchange in exchange for cryptocurrency that was provided to her. As it took further steps for those funds to end up in the hands of the scammer any attempt to recover the payments would have no prospects of success.

Should Barclays have reasonably prevented the payments Miss K made?

It has been accepted that Miss K authorised the payments that were made from her account with Barclays, albeit on the scammer's instruction. So, the starting point here is that Miss K is responsible.

However, banks and other Payment Services Providers (PSPs) do have a duty to protect against the risk of financial loss due to fraud and/or to undertake due diligence on large transactions to guard against money laundering.

The question here is whether Barclays should have been aware of the scam and intervened when Miss K made the payments. And if it had intervened, would it have been able to prevent the scam taking place.

The payments Miss K made from her account with Barclays were clearly related to cryptocurrency, and the values were high enough that I think Barclays should have intervened and discussed the payments with Miss K. As Barclays didn't do this it is responsible for Miss K's loss.

Barclays has already accepted that it should have done more, but also says Miss K should share responsibility for the loss as she should also have done more too, and if she did, she could also have prevented her loss.

Did Miss K contribute to her loss?

Despite regulatory safeguards, there is a general principle that consumers must still take responsibility for their decisions (see s.1C(d) of our enabling statute, the Financial Services and Markets Act 2000).

In the circumstances, I do think it would be fair to reduce compensation by 50% on the basis that Miss K should share blame for what happened. I say this because I think there were multiple red flags that I think should have caused Miss K to have concerns:

- Miss K was contacted out of the blue when she was not looking for a job about an opportunity working from home via message
- Miss K was offered a role that appeared to offer a good return for little time each day, which seems too good to be true
- Miss K never met her supposed employer in person
- Miss K was not required to interview for the role
- Miss K was required to make payments as part of the process which is highly unusual when working in any role
- Miss K was encouraged to ask friends and family for help

I think the red flags should have caused Miss K to have concerns and it's reasonable to say that Miss K should have done more to protect her funds. For example, Miss K could have searched some of the circumstances of the scam online such as the being offered a role that

required her to make payments. Considering this type of scam is very common, information is readily available.

Considering the sums involved Miss K could also have sought independent advice first before making the substantial payments.

Had Miss K taken notice of the red flags listed above and done more I think it's most likely she would have uncovered the scam and have avoided her loss.

Having reviewed Miss K's complaint in full I think Barclays' overall offer was fair in the circumstances, and it would not be reasonable for me to ask Barclays to do more.

Miss K has told us that due to personal circumstances she was vulnerable at the time she made the payments, and her decision-making abilities were impaired. I have thought about what Miss K has told us but I don't have enough to say that Barclays would have been aware of anything affecting Miss K's decision-making skills at the time so it would not be fair for me to say that Barclays should have taken this into account, or that it should refund Miss K any more of her loss.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept or reject my decision before 10 February 2026.

Terry Woodham
Ombudsman