

The complaint

Ms N complains Barclays Bank UK PLC won't refund the full amount of money she lost to a scam.

What happened

Our investigator didn't uphold the complaint. He didn't think any of the payments looked suspicious such that Barclays ought to have made additional checks before processing them.

Ms N's representative has asked for the matter to be referred to a decision. So, the complaint has 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'm very aware that I've summarised this complaint briefly, in less detail than has been provided, and in my own words. No discourtesy is intended by this. Instead, I've focussed on what I think is the significant part here. If there's something I've not mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

Having taken into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, Barclays ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

I have reviewed the payments Ms N made to the scam. Having considered when they were made, their value and who they were made to, I'm not persuaded Barclays ought to have found any of the payments suspicious, such that it ought to have made enquires of Ms N before processing them.

I accept the payments were to a crypto provider, but that doesn't mean payments should automatically be treated as suspicious, particularly when there are no other concerning factors about the payments. The payments never reached an amount that I think ought to have concerned Barclays - they were also spread out over a large space of time.

I also agree with the investigator when he has said that the end destination wouldn't have been known to Barclays just from the payment information. The payments would have shown as going to legitimate cryptocurrency platforms and were going to accounts in Ms N's name.

Whilst Ms N has undoubtedly been the victim of a cruel scam, I don't find there were any

failings on Barclays's part that would lead me to uphold this complaint.

As the money was sent to accounts in Ms N's name then moved on, no recovery by Barclays would be possible. Ms N also wouldn't be covered under the Contingent Reimbursement Model (CRM) Code due the accounts being owned by her.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms N to accept or reject my decision before 01 October 2025.

Tom Wagstaff
Ombudsman