

## The complaint

Mr E complains that Barclays Bank UK PLC ('Barclays') won't refund him the money he says he lost to a scam.

## What happened

The background is known to both parties, so I won't repeat all the details. In summary, Mr E says that, while working as a taxi driver, he was approached by someone ('X') asking for a quote to pick up their 'boss' ('B') from an airport. A pick-up was confirmed for X, a couple of days later, at which point Mr E says he became involved in a sale of 'mineral resources'.

According to Mr E, this came about when B (who was already at a hotel) gave X some 'minerals' for them to sell to a buyer. Mr E then drove X to the buyer and negotiations over the price of the 'minerals' took place in his taxi. They then left and drove back to B.

He says B offered to sell the minerals for £10,000. At that point, it seems Mr E agreed to the suggestion that he'd raise that money, on the basis that his capital would be returned and he'd receive a share of the profits. Part of the money was taken out, in April 2021, as a £5,000 withdrawal in branch from his Barclays account. The rest came from Mr E's account at another bank and from his Wife. Mr E says that, once he handed the money over, B told him to come into the hotel to collect the 'minerals'; that (halfway there) he was asked to hand "*something*" back to X; and that it then happened that both B and X had disappeared.

A complaint was made to Barclays in 2024 and later referred to our Service. Our Investigator considered it and didn't uphold it. In brief, she wasn't persuaded Mr E had provided enough evidence to show that a scam had happened. She added that, even if it did, and Barclays should arguably have questioned Mr E about his cash withdrawal, she wasn't persuaded that an intervention would have likely prevented his losses in any event.

As the matter couldn't be resolved informally, it'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.

Having done so, I've decided not to uphold it.

I've thought carefully about the events Mr E has described. I don't rule out the possibility that he was scammed. However I'm not persuaded there's sufficient evidence for me to conclude that's the more likely scenario.

In support of his case, Mr E has provided his testimony and a screenshot of the only two text messages he says he sent to X. The first was on 19 April 2021, asking if X was travelling the next day. The second was on 21 April 2021, simply asking X for a return of £10,000. I've been provided with little other evidence to corroborate Mr E's version of events.

Like the Investigator, I also have concerns about the information that's been given around what happened. I consider it highly unusual that, according to Mr E, he decided to fund the purchase of the 'minerals' and pay £10,000 (£5,000 from Barclays) to an individual he'd only just met and knew nothing about, other than that their 'boss' was selling 'mineral resources'.

There's nothing to evidence the purchase of any 'minerals'. There's no suggestion he was provided with any information (documents/paperwork) explaining what these were or why they were valued. Even if Mr E might possibly have only been interested in the 'profits' he thought he could make, it's unclear why then he seemingly didn't question why X or B would have agreed to bring him in to share the 'profits' (if he funded the purchase) when a buyer had apparently already been found.

I'm also not convinced by Mr E's explanation around why he and his Wife, seemingly visited different branches to withdraw the money. I note he has, more recently, said he didn't have enough funds in his Barclays account to make the full amount. But I can't see why a transfer couldn't have been made between accounts, given also that's what had happened that same day, with a transfer coming from his Wife into their joint account at another bank.

To add, I note that the matter was reported to Barclays some years after the withdrawal. And while Mr E has said he reported what had happened to the Police at the time, I haven't seen that report. For me, it's also significant that there's no evidence of any investigation or action being taken by the Police, despite Mr E suggesting CCTV was available.

Overall, I'm again not satisfied there's enough evidence for me to find it's more likely than not that Mr E was scammed or that he lost the money in the way he's described. And, for this reason, I don't think it be fair and reasonable to uphold his complaint.

For completeness, even if I thought I had enough to say Mr E lost money to a scam, I'm not convinced an intervention by Barclays would necessarily have made a difference. As part of his submissions, Mr E has said he was "*threatened*" by B, not to let anyone know about their 'business'. If that's true, then I'd question why this would have only happened, as Mr E has said, after he'd handed over the money. It's therefore also questionable he'd have revealed what he was involved in, even if Barclays had asked him more about the withdrawal.

### **My final decision**

For the reasons I've given, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 24 December 2025.

Thomas Cardia  
**Ombudsman**