

The complaint

Mr F is unhappy with Barclays Bank UK Plc. Mr F said Barclays accused him of fraud. He said Barclays claimed he was stealing his own money. Mr F said Barclays also breached General Data Protection Regulations (GDPR) when it shared his personal information with another bank during a fraud check.

What happened

Mr F said Barclays fraud department claimed he had been using highly technical equipment to commit fraud and steal his own money from the bank.

He continued that when he highlighted a fraudulent transaction to Barclays it investigated and when speaking with another bank it gave the other bank personal information and details that amount to the GDPR breach.

To resolve this Mr F wants a large amount of compensation.

Barclays said Mr F had raised two fraud claims since January 2024. In the first case the payment was cancelled. On the second claim Mr F completed the fraud disclaimer form, and the transactions were fully refunded.

Barclays said it couldn't identify any data breach and there was no evidence of one occurring. It said there was no bank error.

It said it checked the phone call Mr F was referring to and said there was no evidence Barclays had accused Mr F of stealing his own money.

Mr F remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. She didn't find any bank errors. She said it hadn't disclosed any personal information about Mr F. Our investigator didn't think there had been a data breach.

Mr F remained unhappy and asked for his complaint to be passed to an ombudsman for a final 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 can confirm that I've read and reviewed all the details and documents provided. But I can state that I won't be referring to every element in this decision. Instead, I will focus and comment on only what I see as the main points.

It's clear that Mr F is upset with Barclays.

But based on all the evidence I've seen in this complaint I can't find that Barclays has done anything wrong. I think it has acted fairly and reasonably throughout.

I note Barclays also checked with Mr F to see if he had been contacted by anyone trying to scam him by impersonating bank staff, but he told it he was aware that this happens, and it hadn't happened in this case.

Barclays did explain to Mr F that there wasn't any evidence of the data breach and asked if he could provide any. I haven't seen anything that makes me think differently. I accept that Barclays didn't breach GDPR.

Barclays was clear that it didn't disclose any personal information to resolve the fraud claim. In terms of details, it confirmed only what was necessary was provided and I've not seen any evidence to dispute this. I think it acted fairly and reasonably.

Regarding the accusation of Mr F stealing his own money I don't think there's any evidence of that. Barclays followed its standard procedure and asked the usual questions to check if the payment was genuine.

I note Barclays wrote to Mr F to explain how the fraud claim process works and provide him with instructions on what actions he needed to take. Again, this was part of the standard procedure. Mr F followed the process and the refund followed. On the fraud disclaimer form details it notes "*we may contact and disclose necessary information to third parties.*" So, I think this just confirms that Barclays followed the process and did what it said it would do to resolve the claim for Mr F.

As I think Barclays has acted fairly and reasonably throughout, I won't be asking it to pay compensation.

My final decision

I don't uphold this complaint.

I make no award against Barclays Bank UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 30 December 2025.

John Quinlan
Ombudsman