

## The complaint

Miss I complains that Barclays Bank UK PLC won't refund the money she lost when she was the victim of a scam.

## What happened

In March 2025, Miss I received a call from someone who said they worked for Barclays and had identified some suspicious activity on her account. They asked if Miss I had made several attempted payments on her account and, when she said she hadn't, they said her account was at risk and she should move her money out of it to keep it safe.

Miss I then followed the instructions she was given by the caller and made a number of payments out of her Barclays account to an account she held with another bank, before sending the money on from there. I've set out the payments Miss I made from her Barclays account below:

Date	Amount
24 March 2025	£900
24 March 2025	£400
25 March 2025	£100
25 March 2025	£200
25 March 2025	£500

Unfortunately, we now know the call was a scam. The scam was uncovered when Miss I called Barclays to check what was happening and was told it hadn't asked her to move her money. Miss I then realised she had been the victim of a scam.

Barclays investigated but said the payments had gone to another account in Miss I's name, so hadn't initially been picked up by its fraud system. It offered to pay her £100 as compensation for poor customer service it provided when she raised her claim. But it didn't agree to refund the payments she had made. Miss I wasn't satisfied with Barclays' response, so referred a complaint to our service.

One of our investigators looked at the complaint. They didn't think anything we'd have expected Barclays to have done would have prevented the scam here. And they thought the compensation it had offered was fair. So they didn't think Barclays should have to refund any of the payments Miss I had made. Miss I disagreed with our investigator, so the complaint has been passed to me.

## 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.

Banks are expected to make payments in line with their customers' instructions. And while I appreciate she didn't intend the money to ultimately go to scammers, Miss I did authorise the

payments here. So the starting position in law is that Barclays was obliged to follow her instructions and make the payments. So Miss I isn't automatically entitled to a refund.

The regulatory landscape, along with good industry practice, also sets out requirements for banks to protect their customers from fraud and financial harm. So, in line with this, I think Barclays should:

- have been monitoring accounts and any payments made or received to counter various risks, including preventing fraud and scams;
- have had systems in place to look out for unusual transactions or other signs that might indicate that its customers were at risk of fraud (among other things). This is particularly so given the increase in sophisticated fraud and scams in recent years, which firms are generally more familiar with than the average customer;
- have acted to avoid causing foreseeable harm to customers, for example by maintaining adequate systems to detect and prevent scams and by ensuring all aspects of its products, including the contractual terms, enabled it to do so;
- in some circumstances, irrespective of the payment channel used, have taken additional steps, or made additional checks, or provided additional warnings, before processing a payment;
- have been mindful of – among other things – common scam scenarios, how the fraudulent practices are evolving (including for example the common use of multi-stage fraud by scammers, including the use of payments to cryptocurrency accounts as a step to defraud consumers) and the different risks these can present to consumers, when deciding whether to intervene.

And so I've considered whether Barclays ought to have identified that Miss I was at heightened risk of financial harm from fraud as a result of any of these payments, or otherwise done more to protect her.

After the first two payments out of her Barclays account, Miss I made a payment out of her account with the other bank as the caller instructed her to. So the funds from these first two payments were sent on to the scammer. But after this, Miss I didn't make any further payments out of her account with the other bank. And so, even though she made further payments from her Revolut account to her account with the other bank, these funds weren't then sent on to the scammer. Miss I therefore hasn't suffered a loss as a result of the last three payments she made out of her Barclays account, and so I don't think it's necessary to consider Barclays' actions in relation to these last three payments.

And the first two payments Miss I made here weren't for particularly large amounts, or for amounts I would have expected Barclays to identify as suspicious based on their size alone. Miss I had made a number of payments out of her account for what I consider to be similar amounts to these payments in the previous months. It also wasn't unusual for her to make several payments on the same day, and I don't think there was anything else about the payments that should have caused Barclays significant concern.

Barclays could also see that the account the payments were going to was in Miss I's own name. And, while this doesn't mean there will never be a risk associated with a payment and it should still have been mindful of the use of multi-stage fraud, I think it's reasonable that this will also have made the payment seem likely to carry less risk to Barclays.

So I don't think it's unreasonable that Barclays didn't identify that Miss I could be at heightened risk of financial harm from fraud as a result of these payments. And so I don't think it's unreasonable that it didn't take any further steps or carry out any additional checks before allowing them to go through.

Miss I has said that she also tried to transfer money from her Barclays account to her mother, but that the payment didn't go through. And while I can't say for sure why this payment didn't go through, from what she's said, it appears she attempted this payment after the earlier funds had been sent out of her account with the other bank. So Miss I didn't suffer any further loss after this attempted payment to her mother, and so Barclays' actions here haven't caused her a loss.

The scam caller was able to make an appointment for Miss I at her local branch, which Miss I was called about after reporting the scam. But the scammer appears to have made this appointment using Barclays' genuine online booking service, and using information Miss I gave them over the phone. So I don't think this suggests Barclays has made any failing or acted incorrectly here.

Miss I has also said she was told her account would be frozen and a new card would be issued when she reported a phishing email she had received shortly before this scam took place. But I've listened to a recording of this call, and the Barclays employee says Miss I's card has been blocked and a new one will be sent to her. They don't suggest her account has been blocked entirely, only that the card has been blocked. And I wouldn't expect a bank to block an account entirely in these circumstances. So I don't think Barclays made an error here.

The APP reimbursement scheme Miss I has referred to also only applies to payments made to accounts controlled by another person. So, as the payments here were sent to an account in her own name that she had control of, the scheme doesn't apply here and it wouldn't be fair for me to require Barclays to follow it.

I sympathise with the position Miss I has found herself in and I recognise that she has lost a significant amount of money and that my decision will come as a disappointment to her. She has been the victim of a cruel scam and I'm in no way saying she did anything wrong or is in any way to blame for what happened. But I can only look at Barclays' responsibilities here and, for the reasons I've explained above, I wouldn't have expected it to do anything further here and I don't think it would be fair to hold it responsible for the money she has lost.

Barclays offered to pay Miss I £100 as compensation for poor customer service she received when reporting her claim in branch. I can't know for sure what happened when Miss I was in branch, but she has provided a consistent, detailed and plausible version of events and so I think it's likely what she said about the service she received was correct. I've also listened to the calls she had with Barclays when making her claim, and I think the customer service Barclays provided in these calls was of the standard we would expect.

I think the £100 Barclays has offered to pay Miss I is fair and reasonable compensation for the distress and inconvenience the poor customer service she received in branch caused her. And so I don't think it would be fair to require Barclays to increase this offer.

### **My final decision**

For the reasons set out above, I uphold this complaint in part and require Barclays Bank UK PLC to:

- Pay Miss I £100 compensation, if it has not already done so

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss I to accept or reject my decision before 13 February 2026.

Alan Millward  
**Ombudsman**