

The complaint and background

Miss M complains that Barclays Bank UK PLC (“Barclays”) won’t reimburse the full amount she lost when she fell victim to an employment scam. Instead, it acknowledged that it could have done more and credited her account with half of the amount lost.

Our investigator considered this complaint. He noted the payment triggered Barclays’ fraud alert systems so felt that it ought to have recognised that she was at a heightened risk of financial harm. He acknowledged that Barclays had already recognised that it missed an opportunity to have educated Miss M around common scam scenarios.

But he felt that Miss M was equally liable for the loss as she’d authorised the payment despite there being various red flags. She’d not received a contract of employment, was using her own funds which goes against the nature of employment, and was leaving reviews for applications she’d never used which a legitimate employer wouldn’t ask an employee to do. So, overall, he felt the 50% reimbursement was fair. And he didn’t think Barclays had acted unfairly in terms of its actions in trying to recover Miss M’s funds.

Miss M disagreed. 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.

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

Barclays found Miss M’s payment suspicious and declined it, requiring her to call in. During the call, which was over 15 minutes long, I think Barclays had an opportunity to have probed further into the payment Miss M was attempting to make. Instead, the call was very much focused on getting the payment processed. Both parties and our investigator agree that Barclays should have done more.

However, I also have to consider Miss M’s actions here and, in the circumstances of this case, I think liability should be shared between both parties. I say this for generally the same reasons as those outlined by the investigator; Miss M was offered employment through a messaging service, there was no contract of employment, the employment required her to leave reviews for products she’d never used and she was required to use her own funds to complete the role which contradicts the purpose of employment.

I recognise that Miss M was manipulated by the scammer and persuaded of the role’s legitimacy by factors such as being added to a group chat with others who were allegedly making money. But I think there were enough red flags to have alerted Miss M to an issue.

On balance, I’m persuaded that Barclays should have intervened further. But, for the

reasons explained, I also think Miss M should bear equal liability for her loss as she hasn't acted reasonably in the circumstances of this case.

I'm sorry that Miss M has been the victim of a cruel scam. But, considering all the available evidence including her circumstances at the time, I don't think it would be fair or reasonable to ask Barclays to take any further action as I note it has already credited her account with 50% of the loss.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 14 January 2026.

Melanie van der Waals
Ombudsman