

The complaint

Mr A has complained that Barclays Bank UK PLC won't refund money he says he lost to a scam.

What happened

The details of the complaint are well known to both parties, so I will not repeat them again here. Instead, I will focus on giving the reasons for my 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.

Having done so I agree with the investigator's opinion for broadly the same reasons, I will explain why.

Banks have various and long-standing obligations to be alert to fraud and scams and to act in their customers' best interests. These are predicated on there having been a fraud or scam. So, the first consideration in determining Barclays obligations here would normally be:

- Can the loss Mr A suffered be linked to the scam he alleges he fell victim to.

I would like to make it clear that I don't dispute Mr A's testimony, but our service has asked his representative on several occasions to provide further evidence. I want to highlight at this stage I haven't overlooked Mr A's difficult circumstances, or the challenges he may face obtaining certain evidence.

That said, given the circumstances of this complaint and how the scam evolved, I don't think it is unreasonable to conclude that Mr A would be able to provide some evidence of the loss as a result of a scam, such as his cryptocurrency statements showing the funds being transferred to a third-party's wallet or evidence that the funds were lost to the alleged scammer.

Without some evidence demonstrating the scammer provided Mr A with the details of where to send the funds to, and discussions surrounding the amount which needed to be transferred which corresponds with his cryptocurrency statements, I can't establish the loss Mr A suffered was in relation to the scam.

While Mr A has sent evidence of the scam chats, and some cryptocurrency statements, he hasn't been able to provide all cryptocurrency statements which show credits received from the relevant providers, and then crypto assets subsequently sent to the scam company, which correspond with the scam chat.

I've considered Mr A's testimony and while I can only be satisfied that he made the transactions on his account, I can't be satisfied that the ultimate beneficiary of the funds was

the scammer and I cannot be certain if those disputed payments are related to the scam described.

To be clear, I am not suggesting Mr A didn't fall victim to a scam. But even if I were to be satisfied Mr A had fallen victim to the scam he described, I'm unable to establish the actual loss he claims to have suffered, due to the reasons, I have explained above.

And without being able to establish the loss actually suffered (if any), I can't fairly or reasonably direct Barclays to refund Mr A the disputed transactions.

Therefore, it follows, I won't be asking Barclays to do anything further.

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 Mr A to accept or reject my decision before 20 March 2026.

Jade Rowe
Ombudsman