

## **The complaint**

Miss J complains about Barclays Bank UK PLC.

She says that she has been the victim of a scam and would like Barclays to refund her the money she says she has lost.

## **What happened**

Miss J says that in 2023 she unfortunately fell victim to a romance scam when she joined a religious platform to meet people of her religion. Miss J made a connection with an individual who said they were an artist and assumed that he was genuine as he followed the same belief system as her. However, the individual asked her to lend him money while he was waiting for a cheque to clear. Miss J was kind enough to lend him the money on the promise of return, but this wasn't forthcoming. She says that when she tried to ask him for the money back, he blackmailed and threatened her.

She says that she has lost over £71,000 to the scam, which has left her homeless as she has now been evicted from her home.

A complaint was made to Barclays about some of the payments (totalling £7,036.96) which has already been considered by this Service under the Contingent Reimbursement Model Code. Miss J received 50% of these payments back as they were made by faster payment. These kinds of payments are covered under the CRM Code

Miss J then made a complaint about the remaining payments, which are not covered by the CRM Code, which Barclays didn't uphold, so she brought this new complaint to this Service.

Our Investigator looked into things but explained that they didn't have enough information to uphold Miss J's complaint. They reached out to Miss J on several occasions and explained what needed to be provided, but Miss J was not able to meet the deadlines provided, 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.

Having done so, I have decided not to uphold this complaint. I know this will be very disappointing for Miss J. I am also very sorry to hear of her current difficult circumstances and understand that things have been incredibly difficult for her, and that she had hoped to recoup the funds she had lost. I also understand that she has had difficulties in providing the information that has been asked of her.

However, in order for me to consider Miss J's complaint completely, and to establish if Barclays has done anything wrong, I need to understand the full circumstances of the complaint. And unfortunately, Miss J hasn't been able to furnish me with the information I require in order to do so. This isn't to say that I don't believe that Miss J has been duped by

a manipulative and cruel individual who has taken advantage of her.

This Service has asked Miss J to supply copies of the conversations that took place with the scammer – and to date we only have very limited screen shots of a conversation that took place after the last disputed transaction took place. So, it is unclear what led to the payments, what was discussed – or what the purpose all of the payments were for. It is also unclear where the funds went – just that the payments were made as mobile top-ups.

Miss J has been asked for this information on several occasions and been provided with guidance on how to download the messages between herself and the scammer, but it has still not been provided. So, while I sympathise with her situation, it is not possible to delay this complaint any longer.

It may be that in the future Miss J may be able to provide this missing information. If she is able to do so, this Service *may* be able to look further into her complaint. However, I can make no guarantee that this will be the case, or that providing this will result in an outcome that may mean that her complaint would be upheld.

Therefore, due to the lack of information I require to decide Miss J's complaint, I do not uphold it. And I don't direct Barclays to refund the funds she says have been lost. I am very sorry this Service is not able to help Miss J more at this time.

### **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss J to accept or reject my decision before 10 February 2026.

Claire Pugh  
**Ombudsman**