

The complaint

Ms G has complained that Barclays Bank UK PLC won't refund the money she says she lost in a scam.

What happened

In summary, over the course of August and September 2023, Ms G made a number of card payments from her Barclays account to her cryptocurrency account, totalling over £26,000.

In late 2025, Ms G complained to Barclays via representatives. She explained that she made the payments after building a romance with a scammer, who'd approached her on social media, then persuaded her to invest in a scheme. She said she'd sent crypto to the scammer, but was unable to withdraw the investment.

Barclays didn't think they were liable for the stated loss, on the basis that Ms G hadn't evidenced that the money was lost to a scam.

Our Investigator looked into things independently and didn't uphold the complaint. Ms G's representatives asked for a final decision, so the complaint's 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.

First, I'm sorry to hear that Ms G may have fallen victim to a scam. I appreciate that such scams can be truly cruel, and they're often not easy matters to face.

I'm afraid I must point out that we don't have sufficient evidence from the time to conclude that the payments in dispute were all lost to a scam. For example, we've been given an email regarding a small portion of the claimed funds; but we don't have contact which shows Ms G being told to send the bulk of the money in relation to the scheme, nor evidence that really shows where the crypto went. And from the screenshots provided, Ms G's messages from the time appear to have been deleted by her, rather than by the scammer as stated.

I'm not saying I've concluded that Ms G made a false claim. But I don't have sufficient evidence that the claimed loss was lost to a scam. Which would mean I couldn't reasonably hold Barclays potentially liable for that stated loss.

With that said, even if I were to conclude that the claimed payments were all lost to a scam – despite the lack of supporting evidence – I'm afraid I still couldn't reasonably hold Barclays responsible for that stated loss. I'll explain why.

It's not in dispute that Ms G authorised the payments involved. So although she didn't intend for money to end up with a scammer, under the Payment Services Regulations she is liable for her own payments and a resulting loss in the first instance. And broadly speaking, Barclays had an obligation to follow her instructions – the starting position in law is that banks are expected to process payments which a customer authorises them to make.

Barclays should have been on the lookout for payments which could be the result of fraud or scams, to help prevent them, though a balance must be struck between identifying and responding to potentially fraudulent payments, and ensuring there's minimal disruption to legitimate payments. I've thought carefully about whether Barclays should have done more in Ms G's case.

While this would've been a substantial amount to lose in total – Ms G has my sympathy there if it was all lost to a scam – the spending was relatively spread out. Further, Ms G had made payments to this payee before this, and had paid some similar amounts in the preceding period, so it wasn't wholly out of character for the account. With that said, I do acknowledge that at one point a significant amount was sent in a day, and it was going to a crypto site; and by that point Barclays would've been aware of the risks associated with crypto-related payments.

So I think Barclays should've at least presented Ms G with a series of questions about the spending and given her better automated warnings tailored to her answers. But even if they'd done that, and even if they'd carried out person-to-person intervention, I think it's more likely than not that Ms G would've still gone ahead with the payments.

I say this because we've been given messages from some time after the alleged scam, and from those I see that Ms G continued to be very much under the scammer's spell, affirming her deep love for them. She trusted them and continued trying to build a relationship with them, even after discovering their photos were from other profiles, even after allegedly realising she'd lost all this money to their investment opportunity, and even after appointing her representatives and pursuing this scam case.

If what Ms G told us about the crypto payments is correct, then I can absolutely sympathise with how difficult it would be to find out that the person she thought she was in a relationship with was actually a scammer. But I must keep in mind that, given the extent and nature of their relationship, it's more likely than not that Ms G would've looked to the scammer for advice had Barclays questioned her – as she otherwise did when issues arose; and she would've most likely continued to trust the scammer – as it seems she did even when she would've reasonably known they were scamming her. So it seems more likely than not that Ms G would've sent the money to them one way or another, and that warnings would not have resonated with her in this case. And as I've found it's most likely that reasonable intervention would not have stopped the stated loss, I cannot fairly hold Barclays liable for the stated loss based on a failure to intervene.

Further, to be clear: if what Ms G has told us about the investment is correct, then this person is a scammer and she should stop talking to them immediately and not speak to them again under any circumstances.

I've then considered what Barclays did to try to recover the money after Ms G told them about the scam. Unfortunately, it wasn't possible for Barclays to recover funds which Ms G had already sent on in crypto from her crypto account. And any funds remaining in Ms G's own crypto account were still in her name, so there'd be nothing more for Barclays to do there either. As these were card payments to Ms G's own account, they were not covered by the CRM Code. Further, there was no chargeback reason which would've been appropriate here. A chargeback would've been a claim against the real crypto exchange rather than the scammer. And the exchange provided the service they were supposed to. There was no realistic prospect of success for a chargeback, and chargebacks are voluntary, so Barclays didn't need to try one in this case. I'm afraid there was nothing more that Barclays could've reasonably done to realistically get the money back here.

So while I'm very sorry to hear about what a scammer did to Ms G, I don't think Barclays can fairly be held responsible for her stated loss. And so I cannot fairly tell Barclays to reimburse Ms G in this particular case.

My final decision

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

This final decision marks the end of our service's consideration of the case.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms G to accept or reject my decision before 16 February 2026.

Adam Charles
Ombudsman