

The complaint

Mr W has complained that Barclays Bank UK PLC won't refund the money he says he lost in a scam.

What happened

In summary, Mr W has said that in summer 2025, he saw an advert on social media for a cryptocurrency investment scheme, which turned out to be a scam.

The complaint surrounds two payments made from Mr W's Barclays account to his own cryptocurrency account, totalling around £11,000. Mr W explained that he then sent crypto on to the scheme, and when he tried to withdraw they asked for a huge fee.

In autumn 2025, Mr W complained about this to Barclays via representatives. Barclays asked for evidence of the scam. In the end, Barclays didn't think they were liable for Mr W's stated loss due to a lack of such evidence.

Our investigator looked into things independently and didn't uphold the complaint. Mr W's representatives asked for an ombudsman's 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.

I understand that Mr W may have fallen victim to a scam, and if that is the case then he has my sympathy there. I appreciate that such scams can feel really cruel and are often not easy matters to face. And I can appreciate why he'd want to try to get his money back if it was lost to a scam. We must keep in mind that it'd be the scammer who'd be primarily responsible for their own scam, and it'd be the scammer who'd really owe Mr W his money back. But in this case against Barclays, I'm just looking at what Barclays might be liable for.

Before I could potentially hold Barclays liable for these payments on scam grounds, I should first consider whether the payments were indeed lost to a scam.

I do appreciate that it can be harder to provide such scam evidence if one had one's messages set to disappear. And I appreciate that Mr W's representatives have provided evidence of him paying money into his crypto wallet, buying crypto, and sending it somewhere. But I don't have sufficient evidence that Mr W actually lost the payments in question to a scam. For example, I don't have any evidence of Mr W being told to send crypto in relation to this scheme, nor any screenshots or contact which show these amounts arriving with the scheme, nor any evidence of where he sent the crypto to, and so on. The only records of contact we have are brief, and don't seem to quite fit with the disputed payments – for example, they include a withdrawal request from *before* the initial transfer. So for all I know, the crypto that Mr W sent might've been unrelated to the contact provided – it might've gone to another wallet of his own, or to a friend, or to someone who provided goods or services he purchased, and so on.

I'm not saying I've actually concluded that Mr W made a false claim, or anything like that. Just because I don't have sufficient evidence of the loss, it doesn't follow that I'm accusing him of wrongdoing. It simply means that I cannot reasonably hold Barclays liable for the disputed payments on scam grounds, as the evidence does not reasonably substantiate that those payments were lost to a scam.

I'm afraid I can't just take Mr W and his representatives' word for it that all this money was lost to a scam. If we followed the representatives' suggested approach, it would allow people to rather straightforwardly make mistaken or ingenuine claims. I must also point out that the testimony provided has been unreliable in places, such as about which payments were involved, or the name of the scheme, or in leaving key questions unanswered. So there's only so much I can reasonably rely on the testimony here. I don't think it provides a sufficient basis for me to be able to fairly uphold this case.

So while I'm sorry to hear about what might've happened, I don't seem to have sufficient evidence that the payments in question were lost to a scam. And so I can't reasonably hold Barclays liable for that alleged loss or tell them to reimburse Mr W here. This is a difficult message to give, and I know it's a difficult message for Mr W to receive. But given the evidence at hand, I'm unable to reasonably reach any other conclusion.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 18 May 2026.

Adam Charles
Ombudsman