

The complaint

Mr B complains that Barclays Bank UK PLC (“Barclays”) has only offered a partial reimbursement for the funds he lost when he fell victim to an employment scam in 2025.

Our investigator didn’t uphold the complaint as she felt that the offer to refund 50% of the losses from payment two onwards, plus interest, was fair in the circumstances. She agreed that Barclays ought to have intervened at the point of the second payment and that, if it had done so, this would have prevented Mr B’s losses. But she also concluded that Mr B had contributed to his losses and should be held equally liable from payment two onwards. In summary, this was because she felt the opportunity was implausible. She also felt that the compensation offered by Barclays in recognition of what went wrong during the investigation of his claim was appropriate.

Mr B disagreed. He expressed how his mind wasn’t in the right place at the time of the scam, as he was mourning the loss of a close relative. He also said that he hadn’t sent the money willingly and that he felt pressured into doing so, with the scammers taking advantage of his vulnerability. And he was unhappy with Barclays handling of his claim so doesn’t feel that £100 is enough.

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.

I agree with the investigator that the first payment wasn’t so high that I would have expected Barclays to have intervened. I accept it was made to a cryptocurrency exchange, but that doesn’t mean payments should automatically be treated as suspicious, particularly when there were no other concerning factors. So Barclays wouldn’t have been expected to take any action in relation to this payment.

However, it’s not in dispute that Barclays should have intervened from the point of the second payment. It’s also not in dispute that this intervention would more likely than not have made a material difference to Mr B’s losses. So the remaining question is whether Mr B acted reasonably in the circumstances and whether he contributed to his losses. And I’m persuaded that it would be fair to hold Mr B equally liable – so Barclays would only be expected to refund 50% of the loss from payment two.

I say this because I also find the employment opportunity to have been implausible. Mr B was contacted out of the blue via a messaging service that isn’t generally considered to be associated with legitimate employment opportunities. I don’t consider that the work Mr B was

being asked to do warranted payment of the amounts being discussed – he was asked to watch videos on a well-known video sharing website, though these didn't need to be watched in full, and then 'like' the video. And I can't see how this would then have led to a legitimate need for Mr B to use his own funds to purchase cryptocurrency. I also note there was no interview process, no contract issued and no experience required.

I note that, before parting with any money, Mr B was dubious about the legitimacy of the employment opportunity. The scammer asked if he was afraid the opportunity was a scam and he responded "Yes". He was assured that "*we're legal. If we weren't legal, we wouldn't be able to operate for so long, and there are so many people who come to work with us every day*" to which Mr B responded, "*I didn't know this what proof do you have?*" The scammer, in trying to reassure Mr B then said "*Don't worry Nobody is asking you for money for this job*".

So it's clear that Mr B had reservations about the employment opportunity. But despite not being provided with evidence of its legitimacy, he proceeded. And despite being told he wasn't being asked for money, he was later asked for money. Given all of this, I think it's fair to say that there was contributory negligence on Mr B's part. I think there was more he could have done to prevent his losses, and for this reason I hold him equally liable.

I've thought about Barclays' actions in recovering the sums and note it acknowledged an initial error here. But the recovery route available to it would have been to raise chargebacks on the payments. And as the payments were made to a legitimate cryptocurrency exchange, which carried out the required service – exchanging funds – chargebacks would have been unlikely to succeed. So I wouldn't have expected it to pursue this. And in terms of the service issues, I've not seen sufficient evidence to conclude that a payment above £100 is warranted.

For completeness, I did also want to address some of Mr B's additional points. He has said that his mind wasn't in the right place at the time of the scam and that he didn't send money willingly – he felt pressured to do so. And that the scammers took advantage of his vulnerability at the time. I'm sorry to learn about Mr B's loss and that he fell victim to a cruel scam at a time when he was particularly vulnerable. But the points Mr B raises here are really about the wrongdoing of the scammer – which isn't in question here – as opposed to the actions (or inactions) of Barclays. Barclays seemingly didn't have any awareness around his vulnerability at the time, but it also wasn't aware that he was being pressured to make payments. While it did make errors, I've considered these above, and these have led to a partial reimbursement.

Based on everything I've seen, I'm satisfied that Barclays should have done more to protect Mr B from payment two onwards. But I'm also persuaded that Mr B contributed to his own losses. So, as Barclays has already provided a 50% refund from payment two onwards, plus interest and £100 compensation for service failings, I won't be asking it to take any further action – I think it has acted appropriately in putting things right.

My final decision

For the reasons given, I don't uphold this complaint. Barclays has already taken appropriate action to put things right.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 3 March 2026.

Melanie van der Waals

Ombudsman