

The complaint

Miss S complains that Barclays Bank UK PLC won't refund the money she lost when she was the victim of a scam.

What happened

In July 2025, Miss S was contacted by someone who said they had details of a potential job for her. And as she had been looking for work, Miss S replied and was told the job involved watching and reviewing videos online. She was given access to a platform where she could see the amount she had earned, and was shown how to purchase cryptocurrency which she would use to pay for some of the tasks she would complete.

Miss S then made a number of payments from her Barclays account to pay for tasks for the job, as set out below:

Date	Details	Amount
7 July 2025	To 1 st money transfer service	£10.53
7 July 2025	To 1 st money transfer service	£389.37
7 July 2025	To 1 st money transfer service	£635.28
7 July 2025	To 2 nd money transfer service	£10
7 July 2025	To 2 nd money transfer service	£160
7 July 2025	To 3 rd money transfer service	£1,373.60
10 July 2025	To 4 th money transfer service	£1,029.47
21 July 2025	To 4 th money transfer service	£1,034.67

Unfortunately, we now know the job was a scam. The scam was uncovered after Miss S was told she had to pay increasingly large amounts before she could withdraw the money the platform showed she had made. Miss S then realised she had been the victim of a scam and reported the payments she had made to Barclays.

Barclays investigated and agreed to refund all of the payments sent via the 2nd and 3rd money transfer services, and 50% of the payments sent via the 1st and 4th money transfer services. But it felt Miss S should bear some responsibility for her loss, so didn't agree to refund the payments in full. Miss S wasn't satisfied with Barclays' response, so referred a complaint to our service.

One of our investigators looked at the complaint. They thought it would be fair for Miss S to bear some responsibility for her loss, so didn't think Barclays should be required to refund anything further. Miss S disagreed with our investigator, 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.

Barclays has already agreed to refund the payments Miss S sent to the job via the 2nd and 3rd money transfer services in full. So I don't think it's necessary to consider these payments any further, and have focused on the remaining payments which haven't yet been refunded in full.

Miss S has mentioned that banks must reimburse victims of scams under Reimbursement Rules introduced by the Payment Systems Regulator. But these Reimbursement Rules don't apply to card payments. And the payments Miss S sent to the job via the 1st and 4th money transfer services were made using her debit card, so the Reimbursement Rules she has mentioned do not apply to these payments.

In addition to responsibilities under the Reimbursement Rules, the regulatory landscape, along with good industry practice, sets out requirements for banks to protect their customers from fraud and financial harm. So, in line with this, I think Barclays should have been monitoring accounts, had systems in place to look out for unusual transactions and, in some circumstances, carried out additional checks before processing payments in an effort to protect its customers from falling victim to scams.

Barclays has accepted that it could have done more to protect Miss S in relation to these payments via the 1st and 4th money transfer services, so the only remaining issue is whether it would be fair for Miss S to also bear some responsibility for the loss she suffered as a result of these payments.

And I appreciate that this was a sophisticated scam, where Miss S was given access to a platform where she could see the money she had supposedly earned. But I also think there were a number of things about what was happening and what she was told that should have caused her significant concern.

Miss S appears to have been contacted unexpectedly by the person telling her about this job, without having had any previous contact with the person or applying for the job – which isn't how I would expect a genuine employer to contact potential employees. She also appears to have been given the job without going through any application or recruitment process, and without being given any kind of contract of employment – which I'd expect a genuine employer to have provided. So I think the way she was contacted about and started this job should have caused Miss S significant concern about where it was genuine or not.

Miss S was told she had earned a significant amount of money in only a few days, which I don't think was plausible. And the amount she was told she had earned and could continue to earn was very high for what appears to be relatively little and relatively straightforward work. So I think this should have caused Miss S significant concern that what she was being told was too good to be true.

And Miss S was also told she had to pay money in before she could complete some of the tasks she had to do, and that she couldn't withdraw any of the money she had earned until she paid further money in. But I think being required to pay such significant amounts to complete work, or even be paid for work she had done previously, isn't how I would expect a genuine employer to operate. So I think this should also have caused Miss S significant concern about whether what she was being told was genuine.

I sympathise with the position Miss S has found herself in and recognise that she has been the victim of a cruel scam. But I think there were a number of things here which should have caused her significant concern, and I don't think she did enough to satisfy those concerns or that the seemingly genuine parts of the scam should have been enough to overcome them.

So I think it would be fair and reasonable for her to bear some responsibility for the loss she suffered. And so I think both her and Barclays should bear some responsibility for the loss she suffered as a result of the payments she made via the 1st and 4th money transfer services, and that Barclays has acted reasonably in only offering to refund 50% of these payments.

My final decision

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 30 April 2026.

Alan Millward
Ombudsman