

The complaint

Mr D complains that Barclays Bank UK Plc won't refund the money he lost to a flight ticket scam. Also, about the service they provided when he reported the scam.

What happened

Mr D was looking to travel overseas and found a cheaper flight for him and his family with Company B.

Mr D explains that on 16 November 2025 he paid £1,778.10 online for flight tickets using his Barclays debit card. He was led to believe this was the full cost of the flight tickets, but after reading the terms and conditions the Company B website suddenly disappeared. Then he received a call and invoices requiring a further payment of £1,100, with different terms and conditions, and he was told the amount he had paid was just a deposit.

As Mr D thought he was being scammed, he refused to pay Company B and contacted Barclays to stop the payment that was pending. Barclays said this wasn't possible and when Mr D asked to raise a chargeback he was told he had to wait until the flight departure date.

Mr D complained to Barclays seeking a full refund, as he thinks they should've stopped his payment when it was pending and immediately processed a chargeback.

Barclays rejected Mr D's refund claim. They did though accept that they gave Mr D incorrect information about the date he could raise a dispute. To put this right, they offered an apology and goodwill payment of £100. Also, they raised a dispute, but Company B submitted evidence of the service they offered, and Mr D's chargeback claim was declined.

Mr D escalated his complaint to our service, but our investigator didn't think Barclays were responsible for his financial loss.

As Mr D remains dissatisfied his complaint has been passed to me to look at.

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, my decision is not to uphold this complaint, and I'll explain why.

I should first say:

- I'm very sorry to hear about Mr D's financial loss and the distress he and his family have experienced.
- I can't be certain that Company B is a scam operation. But having considered Mr D's submissions, seen similar reviews on the internet and looked at flight costs, I can fully understand why he considers himself to have been the victim of a scam.
- The APP Scam Reimbursement Rules, introduced by the Payment Systems

Regulator in October 2024, for customers who have fallen victim to an APP scam, don't apply here. This is because card payments don't apply.

- Although this appears to be a scam, having reviewed all the available information, I don't think it is fair or reasonable to say that Barclays caused Mr D's financial loss and should therefore provide him with a refund. And I'll explain why.

I first considered Barclays' monitoring of Mr D's account and whether they should've intervened, to protect him against the risks of financial harm, due to their responsibilities under the Payment Services Regulations 2017 (PSR) and Consumer Duty:

PSR

Under the PSR and in accordance with general banking terms and conditions, banks should execute an authorised payment instruction without undue delay. The starting position is that liability for an authorised payment rests with the payer, even where they are duped into making that payment.

There's no dispute that Mr D made the payments here, so they are considered authorised. However, in accordance with the law, regulations and good industry practice, a bank should be on the look-out for and protect its customers against the risk of fraud and scams so far as is reasonably possible. If it fails to act on information which ought reasonably to alert a prudent banker to potential fraud or financial crime, it might be liable for losses incurred by its customer as a result.

Banks do have to strike a balance between the extent to which they intervene in payments to try and prevent fraud and/or financial harm, against the risk of unnecessarily inconveniencing or delaying legitimate transactions.

So, I consider Barclays should fairly and reasonably:

- Have been monitoring accounts and any payments made or received to counter various risks such as anti-money laundering and preventing fraud and scams.
- Have systems in place to look for unusual transactions or other signs that might indicate that its customers were at risk of fraud (among other things). This is particularly so given the increase in sophisticated fraud and scams in recent years, which banks are generally more familiar with than the average customer.
- In some circumstances, irrespective of the payment channel used, have taken additional steps, or made additional checks, before processing a payment, or in some cases declined to make a payment altogether, to help protect customers from the possibility of financial harm from fraud.

Consumer Duty

From July 2023 Barclays had to comply with the Financial Conduct Authority's (FCA's) Consumer Duty which required financial services firms to act to deliver good outcomes for their customers. Whilst the Consumer Duty does not mean that customers will always be protected from bad outcomes, Barclays was required to act to avoid foreseeable harm by, for example, operating adequate systems to detect and prevent fraud. Also, Barclays had to look out for signs of vulnerability.

Having considered the above and looked closely at the payment and Mr D's account activity, I wouldn't have expected Barclays to have intervened. This is because:

- Banks process thousands of payments each day and therefore can't be expected to intervene on every payment. Also, importantly, they have to balance the risk of an intervention (which for card would be blocking the payment) against unnecessarily inconveniencing or delaying legitimate transactions.

- Although I recognise that it was a large amount for Mr D, it was a relatively low amount for a bank that processes so many payments each day.
- It was an isolated payment and there wasn't a typical scam pattern such as a number of consecutive payments to the same payee.
- The amount wouldn't have looked unusual or out of character. As pointed out by our investigator, Mr D had earlier in the year made a payment to another travel company for £1,522.57. Mr D also made some payments for £2,000 and, whilst I appreciate that these were to family members, I don't think it would be reasonable to expect Barclays' account analysis to have taken this into consideration.

I then considered Barclays' efforts to recover Mr D's funds by cancelling the authorised payment or raising a dispute under the chargeback scheme.

Cancelling the payment

Although Mr D called Barclays shortly after authorising the payment, as the payment was a debit card payment unfortunately they weren't in a position to stop it despite it showing as pending. I appreciate this is frustrating, but customers need to undertake due diligence before authorising the payment and this status refers to the merchant (Company B) taking the funds from Barclays.

The chargeback process

The chargeback process provides a way for the card issuer to help a customer claim a full or partial refund of the amount they paid on their card, if certain things go wrong with what they'd purchased or thought they'd purchased. The process is overseen by the card scheme (not Barclays) who set out various rules covering things such as what sort of scenarios are eligible for chargeback, the kind of evidence required, and the timescales for a chargeback to be raised.

Generally speaking, it is good practice for a card issuer to attempt a chargeback where the right exists and there's some prospect of success. That said, they're not guaranteed to be successful, and a consumer is not able to demand that their card issuer attempt one.

Although Barclays recognise that they should've acted sooner, I'm satisfied they did raise a dispute and did so within the required timeframe. So, although frustrating, their delay didn't have an impact on recovery.

Regarding the chargeback being unsuccessful, the decision wasn't Barclays' and the adjudicator decision appears to have been based on evidence that Company B provided of a service being provided rather than any fraud or scam analysis. I appreciate that this may appear unfair, but Barclays' role isn't to adjudicate on claims submitted or get involved in civil disputes.

Finally, regarding Barclays' admission that they should've started the chargeback process earlier and the distress caused; I consider their compensation payment to be reasonable. This is because it is in line with our publicly available guidance on compensation for distress and inconvenience. Also, the delay didn't impact the outcome, and the distress here had been caused by Company B's actions rather than Barclays'.

So, having considered the above and all the information on file, whilst I'm genuinely very sorry to read about Mr D's financial loss and distress, for the reasons mentioned above, I don't think it would be fair or reasonable to require Barclays to provide him with a refund.

My final decision

For the reasons mentioned above, my final decision is not to uphold this complaint against Barclays Bank UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 28 April 2026.

Paul Douglas
Ombudsman