

The complaint

Miss P complains Barclays Bank UK PLC didn't do enough to protect her when she fell victim to a job scam.

What happened

The background to this complaint is well known to both parties and so I'll only refer to some key events here.

Miss P said she came across a remote job opportunity via a popular social media platform, and after showing her interest, she was contacted by an individual, who we now know to be a scammer. As a result, in January 2026, she made three payments via a money remittance service, which I will refer to as 'R', and one payment from another money remittance service, totalling £2,668 from her Barclays account, and from there onto the scammers, to what she was led to believe was a genuine job opportunity. Miss P also made a payment of £137 directly to the scammer via her Barclays account which Barclays have refunded under the Payment Systems Regulator (PSR) code. Miss P realised she had been a victim of a scam when she was unable to make any further withdrawals despite carrying out the instructions of the scammer as directed.

Barclays agreed to partially refund Miss P to try and bring the complaint to a resolution. However, Miss P didn't agree and raised the complaint to the Ombudsman Service and asked for a full refund of the funds she lost.

Our Investigator didn't uphold the complaint. He said the payments Miss P made were not large enough for Barclays to have intervened, and there was no obvious scam pattern forming, which would indicate Miss P was at risk of financial harm from fraud when she made the payments. The Investigator also went on to say, even though he didn't expect Barclays to intervene, he had received information from R, who did intervene and questioned two payments she made from R to the scammer. And on both occasions, Miss P provided inaccurate information, which prevented R from providing her with warnings which were relevant to the scam she was falling victim to, due to the coaching and influence the scammer had on her. So, the Investigator felt even if Barclays had intervened, which he wasn't suggesting, Miss P would have provided the same responses as she did to R. So, he didn't feel Barclays needed to do anything else.

Miss P didn't agree. In short, she said:

- The pattern of the scam payments presented a clear and significant risk, and Barclays failed to provide a meaningful intervention.
- She was provided with incorrect guidance from Barclays when she reported the scam.
- Her vulnerabilities increased the need for protection from Barclays during the scam.

So, 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.

I'm sorry Miss P has been the victim of a scam. But while I appreciate this has had a significant impact on her, I think Barclays has acted fairly by refunding the amount they have.

In broad terms, the starting position in law is that a bank is expected to process payments that their customer authorises them to make. Here, it isn't disputed that Miss P knowingly made the payments and so, I'm satisfied she authorised them. Therefore, under the Payment Services Regulations 2017 and the terms of the account, Barclays are expected to process Miss P's payments, and she is presumed liable for the loss in the first instance.

However, taking into account the regulatory rules and guidance, relevant codes of practice and good industry practice, there are circumstances where it might be appropriate for Barclays to take additional steps or make additional checks before processing a payment to help protect customers from the possibility of financial harm from fraud.

Here, Barclays has already accepted they could've done more to protect Miss P from the scam. Because of this, they decided to refund 50% of her total loss from the four payments mentioned. So, I don't intend to focus on that further here – as a result, I won't be addressing all the points put forward by Miss P. Instead, I will focus on whether it is fair and reasonable for the amount refunded to Miss P to be reduced due to contributory negligence on her part, which is the crux of Miss P's complaint.

When considering whether a consumer has contributed to their own loss, I must consider whether the consumer's actions showed a lack of care that goes beyond what we would expect from a reasonable person. I must also be satisfied that the lack of care directly contributed to the individual's losses.

Here, while I consider that there were sophisticated aspects to this scam – I must however also take into account that there were multiple red flags, which should have highlighted to Miss P the job opportunity being presented wasn't genuine. And it would have been reasonable for Miss P to question it. For example, Miss P wasn't presented with any contract of employment before starting the job – which would typically be expected from a legitimate employee. She was also asked to make payments in advance and was being told what to say to her banking providers to make sure the payments went through, all of which should have been a cause for concern, as this isn't something you would expect from a genuine employee. Because of this, and taking everything into account, I think Miss P ought to have had sufficient reason to suspect that the job opportunity wasn't legitimate. And so, I would've expected her to have taken greater caution before proceeding. This could've included carrying out online research into this type of job or carrying out further research about the company who she came across. If Miss P had done so, then I consider she would've most likely uncovered that she was being scammed – thereby preventing her losses. So, I think a 50% reduction Barclays have provided in the refund is fair.

I'm aware Miss P has mentioned her vulnerabilities at the time of the scam and the intervention she expected from Barclays based on the payments she made. And while I'm sympathetic to Miss P's situation, as we've not been able to confirm if Barclays were aware of her circumstances at the time, based on the value of the payments, I wouldn't have expected Barclays to have taken any further action, or carried out any intervention which would have resulted in the scam being uncovered.

Regarding the customer service issues Miss P has mentioned, I agree with the £50 compensation Barclays have paid for the errors they've accepted were made. So, I wouldn't be asking them to pay anything more in relation to the incorrect advice Miss P's feels she was provided with.

I've also considered whether, on being alerted to the scam, Barclays could reasonably have done anything to recover Miss P's losses, but I don't think they could. This is because Miss P transferred funds to accounts in her own name before forwarding it on as part of the scam – and so, no funds would've remained. And even if they did, they would have been accessible to Miss P herself. So, I wouldn't have expected Barclays to do anything else.

I have a great deal of sympathy for Miss P and the loss she's suffered. But whilst I haven't made this decision lightly, I don't think Barclays need to provide her with any further refund.

My final decision

My final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 20 May 2026.

Israr Ahmed
Ombudsman