

The complaint

Mr B has complained that Barclays Bank UK PLC blocked a potential scam payment, but didn't block his genuine payments.

What happened

Mr B tried to pay over £1,500 to a cryptocurrency platform. Barclays flagged the payment and discussed it with him. Mr B explained that he was told he'd made gains and had a large amount waiting for him, but he needed to put more money in before he could take money out. The advisor explained this was most likely a scam, and referred him to branch. They cancelled the payment and blocked his account to keep it safe.

Mr B went to branch and withdrew some cash. He got his account broadly unblocked, but his mobile banking was still blocked. Mr B was told he needed to go back to branch and talk about scams in order to get his mobile banking unblocked, but he didn't want to.

In the meantime, Mr B made a large number of payments to mobile games. He confirms these were genuine payments he made himself, but he's unhappy Barclays didn't block them as he feels he spent too much. He also said he could've monitored his spending better if his mobile banking hadn't been blocked.

With encouragement from our investigator, Mr B eventually did go to branch and his mobile banking was unblocked.

Our investigator looked into things independently and didn't uphold the complaint. Mr B didn't agree, 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.

The starting point in law is that banks are expected to put through payments that a customer asks them to make.

Banks might block payments if they suspect the payment is the result of fraud or scams, to help keep customers safe. So Barclays were entitled to stop Mr B's attempted payment to the crypto platform, based on their scam concerns.

Crypto is often used for scams. And it's a well-known scam to tell victims that they have made large profits, but can only access them if they pay more money in. Genuine investment platforms will not normally require you make large deposits in order to access your own money. So generally speaking, if you're asked to do that, you're probably being scammed. It is very likely that Mr B was being scammed here. If Barclays had let his payment through, it's likely Mr B would've lost that money entirely. So I find that Barclays were right to stop it.

On the other hand, Barclays had no good reason to block Mr B's spending on mobile games. These were genuine payments which Mr B made himself, of relatively small amounts, over a number of weeks, to real apps, via Apple – a large, well-known, well-established, secure company who Mr B had used for years. They were not fraudulent or scam payments. And as I said before, Barclays were generally supposed to put customers' payments through except for situations like stopping fraud or scams.

If Mr B is concerned about his potential future spending on mobile games, he could ask Barclays for further support, such as limiting his spending. But in this particular case, I would not have expected Barclays to limit Mr B's genuine spending unless he asked them to.

I appreciate that Mr B might have found it easier to monitor his account if his mobile banking wasn't blocked. But as I established before, Barclays acted fairly in blocking his account, including his mobile banking. And Mr B chose not to take the steps he needed to take in order to unblock his mobile banking. Further, Mr B is generally responsible for the spending he chooses to make. I cannot fairly hold Barclays responsible for the payments which Mr B chose to make here.

My final decision

For the reasons I've explained, I don't uphold Mr B's complaint in this particular case.

This final decision marks the end of our service's consideration of the case.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 28 November 2023.

Adam Charles
Ombudsman