

The complaint and what happened

Miss R complains the switch to off function on Barclays Bank UK PLC's mobile app wasn't sufficient to stop her gambling. Between September 2019 and September 2020 she was able to gamble over £11,000 (although she might have lost more before this). She says there should have been a time lapse between being able to switch on and off payments being allowed to be made to gambling sites, or that she should have had to contact Barclays directly to facilitate that.

The full details of the complaint are well known to both parties, so I won't repeat them here. Instead, I'll recap the key points and focus on giving my reasons for my decision:

- Barclays' mobile banking app allows certain payment types to be switched between off and on, such as international payments, payments to gambling sites etc. At the time of the transactions these could be switched at will.
- Miss R's records show she switched this functionality off and on constantly to enable payments to gambling sites to be made.
- When Miss R left the functionality as 'off' (so payments couldn't be made), she still gambled through overseas sites that weren't categorised as gambling sites.
- Our investigator didn't find Barclays had done anything wrong. As a result of customer feedback, Barclays has now introduced a 72-hour time lapse before being able to change the functionality between off and on. Miss R considers that shows Barclays has admitted liability. She also considers it should have done more to support her.

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, I agree with the conclusions reached by the investigator for the following reasons:

- Miss R says the functionality in the mobile app was part of measures she was taking to recover from her gambling addiction. So whilst I understand her point about Barclays providing further support, even if agreed it should have done more (which I don't necessarily) it seems she already had some support in place.
- £11,000 in a year is a lot of money. And I accept on occasion there were lots of transactions to gambling sites in one-day. But that doesn't necessarily mean there is a problem, or that Barclays ought to have intervened.
- I accept that Barclays has now introduced a time-lapse feature. But I don't agree that means it got it wrong initially or that it has admitted liability for Miss R's losses. All functionality, whether that be in an app, in store or on-line will be subject to change and improvements over time, quite often as a result of customer feedback.
- The app operated as it was intended to at the time. I appreciate in Miss R's circumstances that meant she was able to continue gambling. But I've noted that even when she left the functionality 'off' so payments to gambling sites were declined, Miss R found sites she could still use. This was because they weren't

categorised as gambling sites. So even if the time-lapse had been introduced earlier, I'm not persuaded this would have resulted in Miss R's situation being much different; she still gambled by using different routes.

- That some sites don't categorise themselves correctly as gambling sites is not something Barclays has any control over. And I understand most preventative technology uses the same merchant categorisation basis for their applications to work. Miss R now makes use of a third-party app which is helping her, but the information on its website shows that even it doesn't work 100% of the time.
- During the course of her complaint, Miss R has argued that she should have been made to contact Barclays directly to enable her to make payments to gambling sites again. I'm not sure how that would have stopped a payment from being made. A bank can't generally stop a customer from spending their own money on what they wish. Whilst it might be prudent for a bank to check whether the customer really wants to do that, I don't think it would be reasonable to expect a bank to 'counsel' against such payments or even refuse to allow them. As Miss R sought out sites not caught by the existing preventative measures in place, it's hard to see how such a measure would have made much difference.
- Barclays has offered to change Miss R's debit card to a cash card, in a further step to help her. I understand why she might not want to do that, given the current climate and that people are encouraged to pay by card. But I'm satisfied it is offering further ways to support her.

I do empathise with the situation in which Miss R finds herself. But overall, I'm not persuaded Barclays has done anything wrong, such that I would make an award or ask it to reimburse Miss R's losses.

My final decision

For the reasons, given, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss R to accept or reject my decision before 15 October 2021.

Claire Hopkins
Ombudsman