

## **The complaint**

Mr T complains that Barclays Bank UK PLC didn't take adequate steps to block his gambling transactions.

## **What happened**

Mr T says he's a compulsive gambler and has lost around £500 000 over the last few years.

Mr T set up an account with Barclays and within a short period of time made a number of large transactions to betting companies, totalling around £22 000. He says Barclays should have identified that the transactions he was making were for large amounts of money and that they could have done more to protect him.

Mr T complained to Barclays, but they said they'd taken reasonable steps to look into the transactions. Mr T complained to the Financial Ombudsman Service.

Our investigator looked into what had happened and didn't uphold the complaint. She didn't think that Barclays had acted unfairly in all the circumstances based on the information that was available to them. Mr T didn't agree and asked an ombudsman to review the complaint. So, I need to make a decision.

## **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 very sorry to hear about the circumstances surrounding Mr T's complaint. I have a lot of empathy with the circumstances he's described, including what he's said about the amount of money he's lost because of gambling over recent years.

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

- Mr T hadn't held his bank account with Barclays for very long. So, they didn't have a lot of information about his usual spending habits or how his account was typically managed.
- Barclays did block several transactions Mr T tried to make. And they spoke to Mr T about the transactions on several occasions. Mr T confirmed the transactions were legitimate and that he wanted to go ahead with them.
- Mr T didn't tell Barclays that he had a gambling addiction or compulsion. And I don't think there were any obvious indications that Mr T was in any difficulty. For example, he was able to discuss the nature and purpose of the transactions with Barclays.
- I think Barclays took reasonable steps to look into the transactions. Mr T gave them reassurance and so I don't think there were any clear indications that he

needed any additional help or support from, for example, a specialist team or external organisations.

### **My final decision**

I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 31 October 2023.

Anna Wilshaw  
**Ombudsman**