

## **The complaint**

Mr W complains that National Westminster Bank Plc (“NatWest”) failed to re-apply a gambling block he had in place on his account to help prevent him from making online gambling transactions. Mr W says this resulted in him spending £2,200 on gambling.

## **What happened**

Mr W has a gambling problem and to support him with this he has a ‘cash line stop’ in place on his account which prevents him from gambling online as he can’t make online payments without NatWest’s prior approval.

On 29 August Mr W called NatWest and asked it remove the stop briefly so he could make a payment towards a loan with an external provider. NatWest removed the stop as requested and reapplied it following the loan payment but for reasons that are unclear the block was lifted again following a call Mr W had with NatWest on 1 September. As a result, Mr W was able to use his account to make online payments and he spent £2,200 on gambling over a weekend.

Mr W complained about this to NatWest on 5 September. NatWest agreed it made an error in not applying the gambling block, reapplied it and offered Mr W £500 compensation.

Mr W was dissatisfied with this, he believes NatWest should accept responsibility for the full £2,200 that he spent gambling while the stop wasn’t in place.

Our investigator looked at all of this and agreed that NatWest had made an error in failing to reapply the stop properly but thought the £500 compensation was a fair and reasonable amount to compensate him for this and in-line with what this service would recommend.

Mr W disagreed and has asked for an ombudsman’s 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.

My role is to look at problems that a consumer has experienced and see if the business has done anything wrong or treated them unfairly. If it has, we seek to put the consumer back in the position they would’ve been in if the mistakes hadn’t happened. And we may award compensation that we think is fair and reasonable.

I don’t think there is any dispute about the circumstances surrounding Mr W’s complaint – a summary of which is outlined above.

NatWest have already agreed that it made a mistake and that it didn’t reapply the gambling block as it should’ve. So I don’t need to make a finding on this point. What I need to consider is whether £500 compensation offered for NatWest’s failing is a fair and reasonable way to settle this complaint. And I think it is.

I say this because gambling blocks such as 'cash line stop' aren't a fool-proof way of stopping one from gambling. The purpose of tools such as these is to act as a deterrent by creating an extra step that a customer has to go through if they want to gamble. Not to take the decision out of their hands or to prohibit them from gambling. In essence if Mr W was determined to gamble he could, and ultimately, NatWest couldn't refuse to remove the block at his request.

And although in this instance NatWest failed to reapply the gambling block which made it easier for Mr W to gamble, there was always the potential to be a window between deactivating and reactivating it where Mr W could gamble if he chose to. Indeed, Mr W's statements show as soon as the block was lifted he started to make gambling transactions - which I think indicates he was regularly checking his access to his account.

I sympathise with Mr W, there is no doubt based on what I've seen that he struggles with his gambling and I do hope he manages to get the help and support he needs and his situation improves. In situations such as Mr W's, where he has a gambling problem and made NatWest aware of it, I'd expect NatWest to offer him appropriate support for this. And NatWest has done this by putting Mr W in touch with its community protection team and applying the cash line stop to his account.

But this goes both ways. I'd also expect Mr W to help NatWest in facilitating that support. But instead of contacting NatWest and explaining the gambling block hadn't been reapplied he used the opportunity to gamble. I don't think NatWest should be penalised for this or that it would be fair to ask it reimburse money Mr W spent.

And so I don't think NatWest should return the funds Mr W was able to gamble. But I do think Mr W should be compensated for NatWest's failings and I think the £500 compensation already offered is fair and reasonable in the circumstances and so I'm not going to ask NatWest to do any more.

### **My final decision**

For the reasons I've explained I've decided that the £500 compensation National Westminster Bank Plc offered Mr W was a fair way to settle his complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 1 April 2024.

Caroline Davies  
**Ombudsman**