

The complaint

Mr B complains that Lloyds Bank PLC (Lloyds) allowed him to make gambling payments.

What happened

Mr B was a heavy gambler – by his own admission. He says he made payments from his Lloyds account totalling £6,000. He says these should not have been allowed as he had a block on his Lloyds account to prevent those payments being made.

He says Lloyds should refund £6,000 because the bank's blocking service didn't protect him.

Lloyds said 'Gamstop' (an external website) only prevents payments where a merchant code shows they are gambling transactions. But this wasn't the case, and so in most instances the payments were allowed through. The bank suggested Mr B sign up to another service called 'Gamban' which might help him.

Mr B brought his complaint to us. Our investigator didn't uphold it. She said Lloyds' gambling blocks only work where the merchant shows the payments as gambling ones. In her response, she suggested Mr B access 'Gamcare' – a support service for gamblers.

Mr B didn't agree and asked that an ombudsman look at his complaint. He said Lloyds were aware of his gambling which is why he signed up to the bank's gambling prevention service and also to 'Gamstop'. He said he was at least hoping for a goodwill gesture – given the impact the gambling has had on his life.

Because Mr B disagreed with our investigator, his complaint has come to me.

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 was sorry to learn of Mr B's difficulties and the affect it has had on his life. I can see there have been many payments from his Lloyds account to gambling firms, or what appear to be so.

I asked Lloyds for more detail about what happened here – as I wanted to be sure. Lloyds offer a service called 'Card freezes'. This can be used to stop specific types of transactions as nominated by a customer – such as gambling payments. It is put in place by customers using the bank's mobile app.

I can see Mr B made many payments to gambling firms in 2024. He says he signed up to a bank service to block gambling payments. But Lloyds looked at Mr B's account and there's no record of his adding 'Card freeze' to his account in the last 12 months. So – it wasn't the case that Lloyds didn't act on Mr B's instruction: as the evidence suggests he didn't put the block in place with the bank.

Mr B could add 'Card freeze' to his Lloyds account – but the success of this depends on his

chosen gambling firms adding the merchant code which identifies payments as gambling.

Mr B did advise Lloyds of his problems in July 2024 and the bank showed us the record they made of that. But – that doesn't mean that we can expect Lloyds to look at all Mr B's payments he makes as that wouldn't be a reasonable thing to do.

If Mr B had signed up to 'Gamstop' – an external website/service - then this claims to stop customers from making payments to registered gambling firms. So customers can't gamble in the first place. But in Mr B's case, it looks like he used gambling firms that then put payments through without an identifiable merchant code which would have shown the payments as related to gambling – so we can't in those circumstances expect Lloyds to have stopped the payments.

Therefore, having reviewed what happened, I can't say Lloyds did anything wrong in allowing the payments to go through and I am not asking the bank to do anything here.

Lloyds did say to us that Mr B is continuing to make payments to gambling firms – payments which are not categorised as gambling payments. I would therefore recommend to Mr B that he gets support through the services that either we, or Lloyds have said are available.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 4 February 2025.

Martin Lord
Ombudsman