

## **The complaint**

Mr T complains that National Westminster Bank plc (NatWest) failed to apply preventative measures to his bank account which meant that gambling transactions totalling over £30,000 debited when they should have been stopped.

## **What happened**

In early 2023, Mr T made gambling transactions and realising he needed support from NatWest, he applied a gambling block and contacted them. There was a delay in NatWest making contact which was dealt with in a separate complaint, but when NatWest did make contact soon after, Mr T was assigned a Customer Protection Manager (CPM) who spoke with Mr T more than once. Despite these calls, Mr T continued to gamble regularly.

In 2025, Mr T raised the matter as a complaint with NatWest saying they should have done more in view of his gambling problems, to stop the transactions. NatWest didn't uphold the complaint saying they did provide sufficient support to Mr T in the form of the CPM and in fact, the support was agreed as completed a month after it began.

Unhappy with NatWest's response, Mr T brought his complaint to our service. Mr T said that NatWest were aware of his gambling struggles, and coupled with mental health issues meant they should have put in place meaningful preventative measures.

After looking into the complaint, our investigator issued their view in which they did not uphold it. They said that NatWest did provide tailored support to Mr T, and reasonably did enough.

Mr T disagreed with this outcome, saying NatWest should have been proactive in their contact and intervened in view of what they knew about Mr T. Accordingly, he requested an ombudsman review his complaint.

## **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've carefully considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. I have looked at the information NatWest has supplied to see if it has acted within its terms and conditions and to see if it has treated Mr T fairly.

I do want to thank Mr T for all the information he has sent to this service, and the testimony he has provided and would like to assure him that I recognise his strength of feeling here.

I sympathise with Mr T for the issues he has faced and the frustration he experienced. It's our role to identify if a business has made a mistake and if so, look at the impact this has

had on the consumer. Our service makes decisions on the facts and evidence available, weighing up what's happened, fairly and impartially.

If I don't mention any specific point, it's not because I failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome. No discourtesy is intended by me in taking this approach.

It's not disputed that Mr T had conversations with the CPM who was assigned to him, and I've seen the notes made from these conversations, although NatWest have not been able to supply the telephone calls. The notes from the initial telephone call are detailed and cover several aspects of Mr T's circumstances at the time. The thoroughness of the notes does suggest that an in-depth discussion occurred so I am satisfied that Mr T was clear as to what NatWest's support would look like.

Within the above, the notes do indicate that going forward, Mr T could contact his CPM for support i.e. I believe the onus was on Mr T to make contact with his CPM, rather than vice versa. This I believe addresses Mr T's point that he expected NatWest to reach out, rather than relying on him to do so.

In terms of the gambling block that was applied to the account, this prevented gambling authorised via Mr T's debit card, but the gambling transactions about which Mr T is complaining were not made this way. They were made using a transaction type that NatWest calls 'Direct Banking by PC (payment or transfer made using online banking)' or DPC. So in essence, the transactions Mr T made bypassed the gambling block.

Moving onto the activity on the account and Mr T's point that NatWest should have picked up on this and contacted him. NatWest and our investigator have said that they typically look for other, related events such as lending issues, missed payments or overdraft abuse and looking over Mr T's statements for the period in question, none of these occurred. NatWest also mentioned that the transactions were not out of character for the account to flag any fraud warnings.

I know Mr T has brought up what he considers to be a similar case to his which this service dealt with, and would want me to consider this alongside his. But my role is to consider this case specifically, and our investigator has already stated that the other case does have key differences.

I'm pleased to see Mr T has worked hard to move through his gambling issues and I hope this remains the case. I know Mr T will be disappointed with my decision but in conclusion, for the reasons given above, including the fact that after the initial conversations, Mr T made no contact with NatWest before the complaint, I cannot reasonably ask NatWest to do any more as I don't consider it fair that after a near 12 month period, NatWest should now be held accountable for Mr P's spending.

## **My final decision**

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 24 July 2025.

Chris Blamires  
**Ombudsman**