

The complaint

Mrs L complains that Barclays Bank UK PLC ('Barclays') failed in its duty of care towards her as a vulnerable customer when it failed to intervene when she was spending significant amounts gambling.

What happened

Mrs L was unhappy that Barclays hadn't taken action when she was regularly making significant withdrawals from her account during a period of around 4 months between October 2024 and January 2025, despite having previously made Barclays aware she had disabilities.

Barclays didn't uphold Mrs L's complaint, mainly saying that it wouldn't have known that she intended to gamble with cash she withdrew from her account or transferred to another account she held at a different bank. And although she'd told Barclays about her disabilities, she hadn't wanted this information recorded so Barclays had taken no further action.

When Mrs L brought her complaint to the Financial Ombudsman Service, our investigator looked into what happened and didn't think Barclays needed to do anything more. By then, it had put a gambling block on Mrs L's account and Mrs L had switched her account away from Barclays in any event.

Mrs L still felt that Barclays could have done more. Considering she'd told Barclays beforehand that she was struggling, she felt that large cash withdrawals or transfers should've been flagged. She asked for an ombudsman review, so her complaint comes to me to decide.

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.

This includes listening to call recordings provided.

Mrs L found herself with money problems as a result of an episode of compulsive gambling and I acknowledge that this has been a difficult situation for Mrs L. I agree that it's reasonable to expect Barclays to do what it can to support and assist customers to manage responsible gambling. But having thought carefully about everything here, I've reached the same conclusions as the investigator. I'll explain my reasons.

In order to uphold Mrs L's complaint I would have to find that Barclays made an error or acted in a way that wasn't fair and reasonable and this led to Mrs L suffering financial loss or some other detriment. So this is the focus of my decision.

The crux of Mrs L's complaint is that Barclays should have done more to support her when her gambling spending became excessive. But I wouldn't reasonably expect Barclays to routinely flag up cash withdrawals or transfers made by Mrs L to herself at another bank.

And having looked at the withdrawals and transfers she was making at the time, I don't think Barclays would've had any good reason to think Mrs L might be spending compulsively on gambling or that there was some other reason to flag up the cash withdrawals and transfers she was making. Withdrawals and transfers were generally for less than £100 (at a time when at least £7,000 (and often more) was being paid into her account each month). Although she sometimes moved multiple small amounts of money, these didn't show up as gambling transactions and Barclays had no knowledge of what Mrs L was using the cash/transfers for. She wasn't particularly reliant on using her overdraft (certainly no more than usual) or evidently borrowing money to fund gambling payments. Prior to her explicitly telling Barclays about her gambling problems, I don't think there was anything about the way she was managing her account that would have flagged up to Barclays that problem gambling was an issue for her. Looked at overall, I don't consider that the way she operated her account would've been enough to prompt Barclays to be concerned about the way Mrs L was managing her money.

I've taken into account that Mrs L feels that Barclays should've been alerted when she was regularly and frequently withdrawing money from cash machines in a casino, but Barclays said this wouldn't have flagged up as a gambling payment. And although she'd mentioned to Barclays some months before her gambling got out of control that she had disabilities, she hadn't wanted Barclays to record this information. So I can understand why this wasn't flagged on her account at the time. And even if it had been noted, I don't think it's likely this would've made any difference here as far as I can see because she hadn't previously said anything to Barclays about having difficulty managing gambling spending.

Mrs L wasn't aware at the time that she was able to set up a gambling block on her Barclays account. This was a feature Barclays offered that could help her to manage her gambling spending and it was later applied to her account by Barclays when she complained. I've thought carefully about whether Barclays did enough to bring this to her attention and if things might have been different if Mrs L had known about this sooner – but it makes no overall difference to the outcome. Although the gambling block could've prevented Mrs L using her Barclays' debit card to make payments to gambling sites, that's not how she mainly gambled. She mostly used her card to make cash withdrawals which she then spent in casinos. Or she arranged to transfer money from her Barclays' account to an account she held at a different bank – which she then accessed to fund gambling.

I don't find that Barclays had particular reason for concern generally about Mrs L's spending. When Mrs L complained, Barclays put Mrs L in touch with its specialist support team, set up to offer help to customers struggling to manage their money.

After taking into account everything that Mrs L and Barclays have told me, I haven't seen enough to show that Barclays did anything wrong or that it treated Mrs L in a way that wasn't fair and reasonable. I don't think Barclays's reasonable and proportionate checks would have identified Mrs L's gambling spending and it took action to limit her ability to spend compulsively by restricting her card as soon as it identified this as a potential way to help her.

So I can't uphold this complaint but I hope that setting things out as I've done helps Mrs L understand why I have reached my conclusions.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L to accept or reject my decision before 8 July 2025.

Susan Webb
Ombudsman