

The complaint

Mr D complains that Bank of Scotland plc trading as Halifax ('Halifax') allowed gambling transactions to leave his account, in spite of a gambling block being in place.

What happened

Mr D had an account with Halifax. On 24 January 2025, Mr D successfully made a number of transfers to a non-UK gambling website from his Halifax account. Mr D complained to Halifax as he said he had a gambling block on his account, so he was unhappy that these transactions were allowed to go through.

Halifax provided a final response letter and said that Mr D had not applied a gambling block to his account with it. It also said Mr D applied a card freeze to his account on 24 January 2025 but said this was not a gambling freeze and was put in place after the transactions in question completed. Halifax offered Mr D £100 in compensation for delays in dealing with his complaint.

Mr D remained unhappy and so brought his complaint to our Service. Mr D said Halifax ought to have stopped the payments from leaving his account as he said he had a gambling block on his account for at least three years. He said he was unable to find confirmation of when he put the block in place. Mr D said he lost around £1,300 and this had a negative impact on his mental health. Mr D asked for Halifax to reimburse the money transferred. Mr D was also unhappy about the length of time it took Halifax to respond to his complaint.

Our Investigator looked into Mr D's concerns but didn't uphold his complaint. She said that there was no gambling block in place when the transfers were made, and even if there had been, the type of transaction carried out would not have been caught by the block. She also considered Mr D's spending history to see if Halifax ought to have noticed that Mr D's gambling was problematic. She concluded that there was nothing to indicate that Halifax should have picked up on his problem gambling.

Mr D disagreed and reiterated that there was a gambling block on his account, and questioned what would be the point of a block if it did not stop all gambling transactions. As Mr D disagreed with our Investigator, this came to me for a decision.

I contacted both parties and let them know that I intended to exclude Mr D's complaint point about what he said were Halifax's delays with complaint handling from my decision, as complaint handling was not a regulated activity. I gave both parties the opportunity to respond, but neither responded. So I will not be addressing the complaint handling part of Mr D's complaint in this decision.

I am now in a position to issue a final 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.

Mr D wants Halifax to reimburse him for specific gambling transactions that were processed as transfers from his Halifax account to a non-UK gambling website. It's clear he feels strongly that he had a block in place that he feels should have prevented gambling related payments being made from his account.

I sympathise with Mr D and the gambling struggles he has. In situations such as Mr D's, it's not for me to tell Halifax what tools it should have in place to support consumers with a gambling addiction. But what I would expect is for Halifax to utilise any tools it does have in place and make the consumer aware of what it can, and can't, do to assist.

Halifax told this Service that the various gambling related transfers were requested by Mr D in the early hours of 24 January 2025. As I said above, Mr D believes he had a gambling block in place that should have prevented the transfers, but Halifax has provided evidence that shows Mr D didn't have a gambling block in place at that point in time. Rather, the evidence from Halifax suggests that Mr D put a block in place several hours after he requested the transfers. This was then removed by him later that same evening. So while I acknowledge Mr D's strength of feeling about there being a preexisting block on his account, the evidence suggests this was not the case.

Mr D provided this Service with a screenshot, dating from mid-2022, which he said shows a message sent to him by Halifax letting him know that a transaction was declined because of a card freeze or card limit being applied. I appreciate that Mr D was doing what he could to provide us with evidence about an earlier gambling block being placed on his account, but I'm afraid this screenshot doesn't demonstrate that. It simply tells us about a single gambling transaction being declined, for a reason that isn't clearly specified, over two years before he made the transfers in question. But it doesn't tell us anything about whether or not a gambling block was in place at the point in time the transfers were made on 24 January 2025.

Although Mr D did not make this specific complaint point, for completeness, I've looked at whether there was anything about how Mr D was using his account that ought to have alerted Halifax to the fact that he had a problem with gambling. From what Mr D has said, he does seem to have had a problem with gambling for some time.

It's important to note that we don't expect banks to routinely monitor accounts to check for gambling or financial management concerns. However, if a bank has cause to review an account for another reason, we might expect it to notice if a consumer was struggling to control their spending.

I've looked carefully at Mr D's statements from November 2023 to January 2025. I can't see that there was any sort of activity that would have given Halifax cause to review his account and would have led it to see that he had a problem with gambling. Whilst he was often overdrawn, he almost always remained within his overdraft limit, and had regular payments coming into the account. So, based on the evidence I've seen, I cannot see a reason why Halifax would step in and offer support.

It's important for Mr D to note that even if I thought Halifax should have spotted his gambling – and I want to reiterate that I don't think the activity on his account meant it should have – the fact is that even if it had put blocks on his card, these would not have prevented these particular transactions from going through, as the business in question had listed itself as a financial institution rather than a gambling website.

I was pleased to see that in its final response letter to Mr D, Halifax outlined the number of ways it can support Mr D in relation to his gambling, should he want that support, and also provided him with the contact details of external agencies that can offer additional support.

I know my decision will disappoint Mr D but, for the reasons outlined above, I'm satisfied Halifax acted fairly when it declined to reimburse him for the transactions in question.

My final decision

I am not upholding Mr D's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 27 August 2025.

Martina Ryan
Ombudsman