

## The complaint

Mr K is unhappy National Westminster Bank Public Limited Company (“NatWest”) didn’t pick up on or offer any support when he was gambling in a compulsive and problematic way.

## What happened

In 2023 and 2024 Mr K submitted chargeback claims to NatWest regarding transactions he’d made to online gambling platforms. NatWest looked into the claims and ultimately money was later returned to Mr K, as he had paid money into a platform that he was no longer able to access.

In late 2024, Mr K raised a complaint as he was unhappy NatWest hadn’t realised there was unusual activity on his account related to gambling. He believed NatWest should have known he was a vulnerable customer when he had raised the chargebacks and that he had taken out multiple loans and credit with other lenders to fund his gambling. In total Mr K was seeking to recover roughly £64,400 spent on gambling transactions. Mr K also experienced issues when trying to log his complaint and with the service he received.

NatWest didn’t agree with Mr K’s complaint, saying no bank error had occurred. They said there was no record of Mr K logging his complaint prior to November 2024. And since being made aware of Mr K’s gambling related issues – they had referred him to their specialist team, referred him to external support and placed a gambling block on his account.

After asking NatWest for some additional information, I reviewed the complaint and issued a provisional decision. I’ve reproduced the findings from my provisional decision below.

*I’ve considered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint.*

*I would like to assure both parties that I’ve carefully reviewed and considered all the information provided. And if I don’t comment on a particular point, it doesn’t mean that I haven’t considered it. My decision focuses on what I consider to be the key issues of the complaint and reflects the informal nature of our service.*

*Having done so I don’t consider NatWest have made an error. I know this outcome will be disappointing for Mr K, but I’ll set out my reasoning why.*

### Should NatWest have done anything sooner?

*The crux of Mr K’s complaint is that he believes NatWest should have stepped in to help him with compulsive and problematic gambling. Mr K thinks NatWest should have realised he was gambling heavily, especially between August 2022 to December 2022 and between March 2024 to September 2024.*

*I think it’s important to highlight that a bank generally won’t manually review an account unless there’s a reason to. Often a bank’s systems are designed to look out for or pick up on specific issues or risks – such as fraud, rather than identifying specifically what the customer*

*may be spending their money on.*

*Having reviewed Mr K's statements, I can see Mr K was gambling regularly over the periods in question. However, his account always remained in credit and although Mr K was taking out loans and credit externally – this wasn't with NatWest directly. So, I don't think there was an opportunity for NatWest to question why Mr K was taking out large amounts of credit or there was any indication to them that he was struggling financially – such as being permanently overdrawn or having direct debits returned unpaid.*

*Upon review, I noticed some transactions that had been flagged by NatWest's fraud systems. These appear to be for transactions to international gambling sites. I can see that NatWest's systems flagged and stopped these transactions until they had spoken to Mr K, who confirmed they were legitimate and only then was the money released. This is what I'd reasonably expect NatWest to do in the situation. And whilst some transactions were flagged – this doesn't mean that NatWest would automatically carry out a manual review of Mr K's account.*

*I also asked NatWest to provide me with the relevant calls around the time of the chargebacks being raised. And from the calls I've listened to – I haven't heard anything to suggest Mr K made NatWest aware that his gambling was problematic. Although NatWest were aware the chargebacks were against a gambling platform – this doesn't automatically mean that Mr K, or any other customer in that position, was experiencing problematic gambling.*

*The adviser worked with Mr K to submit his chargebacks in a way that meant he was refunded. But this was on the basis that Mr K had added money to these platforms and was no longer able to access the site or withdraw money from them. So, I don't agree with Mr K's position that the chargebacks should have caused NatWest to intervene with Mr K's spending.*

### Customer service

*Mr K has recognised that his spending on gambling had become a problem for him. I appreciate this must have been a difficult time for him and recognise it can be hard to reach out for help. However, when Mr K notified NatWest of his gambling issues – I consider that they took appropriate steps to help him by adding a gambling block to his account, referring him to their specialist support team and signposting him to external support.*

*Mr K complains the adviser who added the block to his account, made a comment that upset him, as they suggested that some people like to turn the blocks off so they can gamble with friends at weekends. I've listened to this call, and I'm satisfied that the adviser was simply explaining the limitations of the gambling card control and gave an example of where someone may decide to add the block temporarily – but then may choose to turn the block off if they decided they then wanted to spend further again at the weekend.*

*The adviser spoke through various options and external organisations that can offer different levels of support and protection against gambling transactions. I don't think it was the intention of the adviser to upset Mr K by explaining the limitations of what the gambling card control could do. And was simply talking Mr K through the different options.*

*I don't doubt how strongly Mr K feels about his complaint and I'm sorry to hear of how this whole situation has impacted his mental health. He's explained in March 2024; after raising his chargebacks, he went to hospital due to stress.*

*I can see from letters around this time that NatWest acknowledged what Mr K had told them*

*about his mental health. At this time NatWest explained to Mr K he could record anything he wished via “Banking My Way” so they could consider how to support him or make any adjustments when interacting with him. Although Mr K didn’t add any details at the time, I can see details were added to Mr K’s profile in November 2024 following this complaint.*

#### Logging the complaint

*Finally, Mr K has raised that NatWest failed to register his complaint despite numerous attempts to do so. Mr K has provided screenshots of calls he made to NatWest along with a screenshot of his complaint submission made via NatWest’s online system CORA. Having provided these further details to NatWest, unfortunately they could still not find any records of Mr K logging an earlier complaint with them – although were able to provide the calls where Mr K called to chase his previous attempts.*

*I don’t doubt that Mr K tried to raise his complaint with NatWest sooner and for whatever reason it appears that this wasn’t recorded or received correctly by NatWest. However, whilst I appreciate this would have been frustrating for Mr K – I can’t see that it would have had any impact on the outcome of his complaint. I say this as during the time Mr K said he initially tried to raise his complaint in October, until when it was logged correctly in November, no gambling transactions took place. So, I don’t think there has been any impact caused here which would lead me to ask NatWest to do anything more.*

NatWest did not respond to my provisional decision. Mr K responded disagreeing and in summary he said:

- NatWest had an obligation to detect and act upon unusual account activity. During the mentioned periods, he says his spending was unusual and outside his normal pattern.
- He wasn’t disagreeing with the outcomes of the chargeback claims or complaining about these but considered these claims highlighted NatWest were aware there was gambling and a spending issue.
- NatWest had at one stage said they would be looking into his concerns further but then said the following day the matter would be looked at by our service.
- He also referenced another ombudsman’s decision against NatWest where the complaint had been upheld in what he thought were similar circumstances.

#### **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 Mr K’s further comments in response to my provisional decision, but I’ve not been presented with any new evidence or arguments that have persuaded me to depart from the conclusions I previously outlined. I appreciate this wasn’t the outcome Mr K was hoping for, but I’ll address his responses and my reasoning below.

Firstly, I’d like to highlight that each complaint brought to our service is considered on its own merits. So, whilst Mr K may have read a different ombudsman’s decision where he considers there are similarities with his complaint – I can assure Mr K I’ve considered his complaint based on his own personal circumstances.

I acknowledge the point Mr K is making in terms of his spending during the mentioned

periods, in which he was gambling more frequently. However, as I outlined in my provisional decision, NatWest does not manually review accounts or necessarily have processes or systems in place to pick up on what a customer may be spending their money on. Nor would it automatically compare spending, to what might be seen by the customer as their normal spending habits.

As mentioned in my provisional decision, NatWest did pick up on some unusual transactions via their fraud team – but Mr K confirmed these were legitimate transactions and this wouldn't mean that NatWest would then carry out a manual review of Mr K's account.

Ultimately, I don't consider there was anything which would have necessarily alerted NatWest that Mr K's spending habits had significantly changed to indicate there was a problem with his gambling. Mr K's account always remained in credit and there were no other signs of financial difficulties in this time. Gambling is generally not in breach of the terms and conditions of a current account and from what I've seen I don't think there would have been an opportunity for NatWest to reasonably intervene or question Mr K's spending sooner to when he let them know that he was struggling. So, I don't think there's anything more NatWest ought to have done in the circumstances.

I understand Mr K wasn't disagreeing with the outcomes of his chargebacks. But I disagree that his chargeback claims put NatWest on notice that Mr K was struggling with gambling – simply that he was submitting a claim for a site that he was no longer able to access.

It's also not uncommon when a complaint is raised with our service that a business will no longer investigate the complaint or look into things further, as the complaint is with us for a final determination. So, I don't think NatWest's decision to not look into the complaint further had any impact here.

### **My final decision**

For the reasons I've set out, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 8 August 2025.

Laura Davies  
**Ombudsman**