

The complaint

Mr D complains that Barclays Bank UK PLC allowed him to continue gambling through his current account despite having applied a gambling block online.

There was a second part to this complaint raised with Barclays relating to customer service and the handling of a phone call. But that was resolved by Barclays to Mr D's satisfaction and so doesn't form part of this decision.

What happened

Mr D realised that he had a problem with gambling and so took steps to control this by placing a gambling block on his Barclays Current Account. Mr D says that this block worked but he was then able to find a site, which I'll refer to as U, that still allowed him to gamble.

Mr D contacted Barclays and asked why the block wasn't working for that site. He was told in Barclays final answer that the block was working and that payments to U were going through because they were bank transfers not debit card transactions.

Mr D didn't agree with what Barclays told him. He said the block he'd put on should be stopping all transactions. Barclays said again that the site he was using to gamble didn't require a debit card but instead used Open Banking and these transactions couldn't be stopped by Barclays. Mr D believes that if he tells Barclays he doesn't want payments made to a particular payee, it should ensure that no further payments are made to that organisation. Because Mr D remained unhappy with Barclays' response, he brought his complaint to this service where one of our investigators considered the merits of the complaint.

Our investigator didn't feel Barclays had done anything wrong and so didn't uphold the complaint. Their reasons for this included

- 1) The transactions made by Mr D were with a payment service provider and not direct to the gambling website
- 2) Barclays systems wouldn't be able to detect that the transactions made by Mr D were associated with gambling because there wouldn't have been the correct Merchant Categorisation Code (MCC) associated with them
- 3) Barclays terms and conditions say that the gambling block only works with debit cards
- 4) Barclays offered to suspend Mr D's online banking or remove U as a payee, but Mr D refused both these options.

Mr D disagreed with our investigator and said he now couldn't gamble and so clearly Barclays weren't being entirely honest. Our investigator contacted Barclays again who said there were no declined payments to U and reiterated the block only worked for debit card transactions where the correct MCC was present.

Mr D forwarded two screenshots of transactions being declined which he says show there is now a block on any form of transfer.

Mr D asked that an ombudsman review his complaint and so it's been passed 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.

I appreciate that this is a deeply distressing subject for Mr D, and I'd like to thank him for the honesty and detail in his submissions to this service.

I know it will come as a great disappointment to Mr D, but I'm not intending to uphold his complaint. I hope that what follows demonstrates to Mr D that I've considered carefully all that he and Barclays have said before reaching my decision.

It's not in dispute that Mr D placed a gambling block on his account online. Those blocks are applied to specific debit cards and Mr D has two cards. One card (ended 5012) has the block applied, the second card (ended 9016) doesn't. Barclays asked Mr D if he'd like the block put on the second card as well, but Mr D declined that.

The gambling block works by stopping any transaction where its MCC identifies the organisation as being a gambling site. Barclays website has a section which explains what help it can give and how that help is given called [Gambling Support](#).

In this it says, "Block **debit card payments** to certain types of retailers, like gambling or premium-rate websites and phone lines." (my emphasis added). Barclays say this information would also have been shown when the block was first applied.

Mr D has confirmed that his attempts to gamble with most sites failed but he was able to find U which accepted his bets. So, I'm satisfied that the gambling block applied to Mr D's card was working as it should've.

Mr D says that once he told Barclays he didn't want any further payments to be made to U, it shouldn't have allowed them to be made. But that would be placing an unfair burden on Barclays. It couldn't be expected to monitor Mr D's account constantly to see what transactions were going through and Barclays systems are not set up to allow it to block payments to a specific payee. Barclays asked Mr D if he wanted U removed as a payee from his online banking, or wanted his online banking switched off, and he declined both.

I don't think Barclays could've done any more than it did to try to help Mr D.

It also offered to refer Mr D to external agencies which he said he was already in contact with. I'm pleased however that Barclays offered that support.

I've looked at the two screenshots Mr D sent in. These show that two payments to sites, not U, were declined. What isn't shown is how those transactions were being made. If it was using a debit card, then it would show the block was working as it should've. But it doesn't show me that the transactions were being made by a bank transfer rather than a debit card.

So, I'm not persuaded that they are proof Barclays are able to now block bank transfers to gambling sites. I have to say again that Barclays have said such transfers are not caught by any block and can't be stopped.

Based on the balance of probabilities, which is the test I'm required to use, I don't find that the evidence Mr D submitted shows payments to merchants using bank transfers are now being blocked.

My final decision

For the reasons given above, 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 D to accept or reject my decision before 25 August 2025.

Stephen Farmer
Ombudsman