

The complaint

Mr M complains that Barclays Bank UK PLC (“Barclays”) didn’t clearly explain that cash withdrawals from ATM’s located within casinos didn’t form part of the gambling block resulting in him being able to withdraw £300 in cash which he subsequently lost gambling.

What happened

Mr M has an account with Barclays. Mr M used his Barclays banking app to enable a gambling block on his card on 24 May 2025.

Following switching the gambling block on a message was displayed on the app stating:

“At the moment, you can’t use your card at casinos, racetracks and betting shops, for lottery tickets and scratch cards and to bet online and in betting apps.”

When the block is enabled any transactions to a merchant with a gambling code would be blocked and if a customer changes their mind, they’d have to wait 72 hours to switch the block off.

On 27 May Mr M entered a casino and withdrew £300 in cash from an ATM located inside the casino. As ATMs are used for cash withdrawals and not categorised as gambling this transaction wasn’t caught.

Mr M complained to Barclays that it failed to make it clear that ATMs didn’t form part of its gambling block resulting in gambling losses for him.

Barclays didn’t uphold Mr M’s complaint. It explained that the code attached to ATM transactions is different to the code attached to gambling transactions and as such ATM withdrawals wouldn’t be covered by the block and won’t be flagged and as such no error had been made on its part. Barclays provided Mr M with information on other support and tools available to help him with his gambling.

Mr M was unhappy with this and brought his complaint to this service. Mr M says he understood from the wording in Barclays app that he would be protected from any card transaction within a gambling environment such as a casino and that Barclays had failed to meet its obligations to be clear, fair and not mis-leading in its communications.

Our investigator looked at all of this but didn’t think Barclays had treated Mr M unfairly as the transaction in question wasn’t a gambling transaction but rather a cash withdrawal and so wouldn’t be recognised as a gambling transaction for the purposes of the block and so they couldn’t say the block didn’t work as it was supposed to or that Barclays systems should’ve blocked the transaction.

Furthermore, they didn’t think it would be reasonable to expect Barclays to cover every scenario when providing information about the limitations of its gambling block as an ATM is a standalone payment facility which is separate to transactions made in a casino which are made directly towards gambling. And so they didn’t think Barclays had acted unfairly here.

Mr M was dissatisfied with this, he says Barclays should take some accountability as he believed he'd put adequate protections in place to ensure funds couldn't be accessed to gamble and believed the wording in its app was ambiguous. Mr M has asked for an ombudsman's 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.

My role is to look at problems that a consumer has experienced and see if the business has done anything wrong or treated the consumer unfairly. If it has, we seek to put the consumer back in the position they would've been in if the mistakes hadn't happened. And we may award compensation that we think is fair and reasonable.

Mr M is unhappy Barclays gambling block failed to stop him from making a cash withdrawal from an ATM machine located inside a casino. In particular, Mr M doesn't believe Barclays made the limitations of its gambling block clear within its app.

And having considered everything - although I sympathise with Mr M's gambling struggles - I'm in full agreement with our investigator and don't think there is anything much more of use I can add.

It might help if I explain gambling blocks work by blocking transactions that match merchant codes recorded as gambling. Merchant codes are applied by the merchant and not the bank. This means that if a customer makes a transaction that doesn't have a merchant code linked to gambling, the bank wouldn't be able to block the transaction.

And in this case as transactions from ATM machines aren't classified as gambling - and nor would I expect them to be as an ATM machine is predominantly used to make cash withdrawals to provide cash to use for whatever purpose a customer chooses – and so I can't say that Barclays gambling block failed to work as it meant to when Mr M was able to withdraw cash. Not being able to block a transaction because the merchant doesn't categorise it as gambling, isn't an error on Barclays's part – it simply isn't possible.

I appreciate the ATM was located inside a casino, but ATMs are located in lots of different places and many owned by third parties where Barclays simply would have no control over who could withdraw money or where an ATM is positioned. And Mr M could've just have easily withdrawn money from an ATM outside the casino or further afield or indeed, used cash in his wallet to gamble. And so I don't think it would be fair to penalise Barclays for the fact that it wasn't able to block a transaction from an ATM that Mr M used because it happened to be located inside a casino.

And nor do I think Barclays were misleading or unclear in its description of what transactions would be blocked or the gambling block limitations. I appreciate it doesn't specifically say that ATM cash withdrawals would or wouldn't be allowed, but nor would I expect it to. As I've already stated it is not a gambling transaction and I think most would understand that. I don't think it would be reasonable or practical for Barclays to list every possible scenario that its gambling block does or doesn't cover.

In any case as I'm sure Mr M understands, nothing is fool proof and gambling blocks are not a cure for problem gambling, but rather a tool to assist those that are struggling.

So, I don't think Barclays treated Mr M unfairly or made a mistake when it failed to block a cash withdrawal from an ATM located in a casino or didn't specifically state that ATM transactions wouldn't be blocked. And so it follows that I do not uphold his complaint.

My final decision

For the reasons I've explained I've decided not to uphold Mr M's complaint against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 11 November 2025.

Caroline Davies
Ombudsman