

The complaint

Mr B complains that Santander UK Plc allowed him to use his account for gambling despite him having applied gambling blocks.

What happened

Mr B has a current account with Santander. Mr B says that Santander allowed him to gamble £30,000 in two weeks, when he only receives an income of £2,000 per month. He says he applied gambling measures to his account using the app, but it kept allowing gambling transactions to go through. He says the block kept changing which allowed more transactions to go through. And that he was making transactions of £1,000 at a time which he couldn't afford.

Santander responded to Mr B's complaint, but it didn't think it had done anything wrong. It explained that there was a gambling block on Mr B's account – it explained that this meant transactions going to gambling sites or betting shops would be stopped. However, if it doesn't identify the transaction as either of these things, the transaction will be allowed to go through.

An Investigator considered the information provided by both parties, but they didn't think Mr B's complaint should be upheld. They explained that the gambling block had been applied to Mr B's account on 22 February 2025, but the gambling transactions had taken place before the block had been applied – so they didn't think Santander had acted unfairly or unreasonably.

Mr B didn't agree with the Investigator's view. He said he added the block numerous times, and it still allowed him to gamble. He said that Santander ought to have been aware of the issue as they should have been able to see the huge number of transactions leaving his account and it did nothing to stop this.

Because an agreement couldn't be reached, the complaint has been passed to me to decide on the matter.

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.

Having considered all of the evidence available, I'm sorry to disappoint Mr B, but I don't uphold his complaint.

I can see that a gambling block was applied to Mr B's account on 22 February 2025. There were a relatively large number of gambling transactions that happened on the account, but these took place before the block was applied. Mr B says that he added the block on several occasions. But he hasn't said when this was. And from the information provided by Santander, I can only see the block applied on 22 February 2025. Based on the information available to me, I can't fairly conclude that Santander allowed gambling transactions to be

processed on the account while there was a block in place, because I haven't seen any evidence of a block on the account prior to 22 February 2025.

In addition to this, even if there was a block added to the account, this may not have prevented all gambling transactions from going through. Each transaction made on the account is categorised by a special code to identify what type of spend it is. There are certain codes that should be used for gambling. And it is up to the merchant to use the correct code when the transaction is being processed. Because of this, it isn't possible for banks to stop all gambling transactions from going through even where there is a block on the account – that's because some gambling transactions go through on codes that don't relate to gambling. And in these instances, they won't be blocked – and it wouldn't generally be fair to hold firms responsible for this, as it is for the merchant or the retailer to ensure the correct code is used for the transaction.

I understand that Mr B feels Santander should have done more to step in and help him given the large volume of gambling transactions being made to the account. It might be worth stating here that most banks don't manually monitor the spending activity on accounts – there isn't anything inherently unfair about this. So, unless there was something which caused it to review an account, for example, there was evidence of financial strain on the account, Santander wouldn't automatically know that an account had been used for excessive gambling transactions, or that there was a potential problem. There isn't anything wrong in the account being used for gambling transactions. That said, where it is problematic, and causing a customer harm, we might expect the bank to step in and offer support. In this case though, Mr B was using his own funds to finance the transactions, I haven't seen anything to suggest that the transactions flagged on Santander's systems for further review, or that the spending was out of character to previous months.

I have reviewed some of the statements of Mr B's account, and there is a high number of transactions relating to gambling on his statements. But Mr B was using his own funds for the transactions (as opposed to an overdraft facility), so the account wouldn't likely have triggered with Santander as being in financial distress. As well as the large volume of transactions going out of the account, there was also a large amount coming in, again, this wouldn't have likely triggered any cause for concern relating to financial strain. And I haven't seen anything that ought to have caused Santander to contact Mr B about the transactions.

I accept it's likely that Mr B's statements aren't a true reflection of the whole picture as to the extent of the situation Mr B was in because of gambling. But taking everything into account here, I can't fairly find that Santander did anything wrong in not stepping in to help Mr B. I say this because, while there were some high value and high frequency of transactions leaving the account, there were also high value and high frequency of transactions coming into the account and the account didn't show obvious signs of financial stress which ought to have prompted Santander to step in sooner. I also I haven't seen anything that makes me think that Santander ought to have been aware of a potential problem with the spending on the account until Mr B applied the block to his account and subsequently complained to it. It follows that I won't be asking Santander to do anything more for Mr B in respect of his complaint.

In summary then, I'm not persuaded that Santander did anything wrong in allowing gambling transaction to go through prior to 22 February 2025, as I haven't seen any evidence of a block on the account prior to this date, nor have I seen any evidence of Mr B attempting to apply a block. I've also not seen anything to suggest that it should have stepped in to support Mr B at an earlier point in time.

My final decision

For the reasons set out above, I don't uphold Mr B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 27 February 2026.

Sophie Wilkinson
Ombudsman