

## **The complaint**

Mr T complains that National Westminster Bank Public Limited Company ("NatWest") did not support him to manage his gambling addiction. He says this enabled him to spend uncontrollably, which has caused him financial loss and distress as well as a deterioration in his mental health.

## **What happened**

Mr T held several accounts with NatWest, all of which are now closed. Earlier this year, he complained that NatWest hadn't done enough to support him while he was a customer. He explained that he has a gambling addiction and mental health issues which affect his judgment and decision-making. He had used his NatWest account to make a large number of gambling transactions and said that his statements showed a huge spike in these transactions, at one point exceeding £3,000 per day.

Mr T said this should have been flagged by NatWest and prompted it to contact him. But he said that NatWest did nothing, keeping his gambling addiction going. He said that NatWest should have done more to help him. He asked it to refund the gambling transactions and compensate him for the distress and inconvenience he'd suffered.

NatWest didn't uphold the complaint. It said that it does have support measures which it can put in place for customers who have a gambling addiction. And it has a process for customers to record any vulnerabilities they want it to know about. But NatWest said that Mr T hadn't told it about his gambling addiction or mental health issues. It said it wasn't aware of these until he made the complaint.

NatWest said it doesn't manually monitor customers' accounts and isn't responsible for how customers use their accounts. It said the onus was on Mr T to tell it if he was experiencing financial hardship, so that it could put support in place. But it said that Mr T hadn't told it about his difficulties and there was nothing about his account to suggest he was experiencing financial hardship. So, it didn't think it had done anything wrong.

Mr T wasn't happy with NatWest's response and brought the complaint to this service. He explained that his mental health conditions make it difficult for him to speak to people and ask for help. But he thinks NatWest should have noticed the sudden increase in his gambling spend and should have recognised him as a vulnerable person and done more to protect him. He said that his mental health has worsened due to the stress and upset of this situation as well as the financial loss.

Our Investigator didn't think NatWest had done anything wrong. But Mr T didn't agree and asked for the complaint to be reviewed by an Ombudsman.

## **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'm sorry to hear about the difficulties Mr T has had with gambling. I can see that NatWest has provided details of organisations which may be able to assist him and I would encourage him to seek assistance and support should he need to. But I'm afraid I'm not going to ask NatWest to do anything here. I'll explain why.

Mr T accepts that he didn't tell NatWest about his gambling addiction. But he says it should have picked up on this from the way his account was being managed and offered to help him. So, I've considered whether the activity on Mr T's account should have prompted NatWest to realise there might be a problem.

Mr T's account had already been open for a few years before he says the gambling activity spiked. So, NatWest had information about how he normally managed the account. NatWest says it doesn't manually monitor customers' accounts to look for gambling and I wouldn't expect it to do that. So, I think it would only have become aware of a potential problem if the transactions were flagged up for another reason, such as fraud checks or signs of financial difficulty on the account.

Here, the activity on Mr T's account indicates that it wasn't his main bank account. The account was generally in credit, only becoming overdrawn on a handful of occasions and then only by relatively small amounts and for very brief periods of time. There were a few unpaid transaction fees from time to time. But, overall, I don't think there were signs of financial difficulty on the account. So, I don't think NatWest had reason to look at Mr T's account activity in detail.

I'm not aware of payments having been flagged for other reasons, such as fraud detection. And I haven't seen anything which I think would have given NatWest cause to review Mr T's account.

Looking at Mr T's statements, I don't think the transactions were generally identifiable as gambling transactions. From the time the account was opened there were multiple daily transactions, many of them online banking transfers or debit card transactions. This continued until the account was closed and was usual activity for the account. The transactions weren't categorised as gambling.

From around August 2023, there were multiple transactions to a Pay by Bank provider, which I'll call T. I don't know if these are the gambling transactions which Mr T says ought to have been flagged. Many merchants accept payments through T and there is nothing on the statements to indicate what these payments were for. So, even if NatWest had been looking at Mr T's account activity, I don't think it would have known that the money was being used for gambling. Later on, the statements show some payments to an online casino. But there aren't an excessive number of these, and they didn't cause the account to become overdrawn.

On balance, I don't think NatWest ought to have known that Mr T was vulnerable or struggling to control his gambling. So, I don't think it can reasonably be expected to have intervened here.

I realise this decision will be disappointing for Mr T and I'm sorry for that. But I'm looking at the situation impartially to decide whether NatWest acted fairly and reasonably in all the circumstances of the complaint. I think it did, so I'm afraid I'm not going to ask it to do anything.

### **My final decision**

For the reasons above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 4 December 2025.

Katy Kidd  
**Ombudsman**