

The complaint

Ms P complains that TSB Bank plc should have identified that she was using her current account for compulsive gambling and taken steps to protect and support her.

What happened

Ms P has had a bank account with TSB since 2017. She used the account mainly for gambling until May 2025, when she made a complaint to TSB. She complained that TSB had a responsibility to protect her and it should have identified from the way she was using her account that she was gambling compulsively. She said it should have intervened to support her but had failed to do so.

TSB said it doesn't monitor individual accounts and it had been unaware of Ms P's compulsive gambling until she told it. It thought it had done nothing wrong and explained how Ms P could arrange for further gambling transactions to be blocked and where she could get help and support.

Ms P referred her complaint to us. Our Investigator didn't think there was a particular trigger which should have alerted TSB to Ms P's vulnerability, so he didn't recommend that the complaint should be upheld.

Ms P didn't accept that and asked for an Ombudsman's review. She said she had mainly used her TSB account for compulsive gambling and TSB should have seen what was happening.

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 done so, while I realise this isn't the outcome Ms P was hoping for, I find I can't fairly uphold her complaint.

It's clear from the statements for Ms P's TSB account that Ms P has used the account almost exclusively for gambling for a number of years. There's no dispute about that. Ms P argues that TSB failed in its duty of care to her by not identifying that she was using the account in this way and not stepping in to help.

I understand the point Ms P is making. However, bank accounts aren't actively monitored by human beings. Manual reviews, where a staff member reads account statements and sees the types of transactions that are being made, only happen when there is a specific risk identified that prompts the bank to think such a review is necessary or if a customer asks for one. Most of the time banks rely on algorithms to identify risk to accounts and account holders. Those algorithms are primarily designed to look for things like evidence of financial harm, such as direct debits going unpaid, customers going into unarranged overdrafts, or fraudulent transactions.

I've looked carefully at the activity on Ms P's account and her contact with TSB over the years, to see if there was a point when I might reasonably have expected TSB to identify that she was spending in a harmful and compulsive way. But I don't think there was.

The account had no overdraft facility and wasn't overdrawn, and Ms P had very little contact with TSB. She made five requests for an overdraft facility between 2019 and 2023, but they were all made online and all declined automatically following a credit check. A transaction was flagged as possible fraud in 2017 but Ms P confirmed it was genuine and there have been no others flagged since. The only other notes of phone calls with Ms P were in 2017 when she asked for a replacement debit card and in 2020 when she asked when she could expect to receive a refund for a particular transaction. I can find nothing to indicate that her account was reviewed at that point for example – and the representative she spoke to may only have had access to limited information linked to the specific question she asked rather than to the entire account and transaction history.

In the circumstances, I don't think there was anything to have flagged to TSB that Ms P might be at risk and that she was spending in a compulsive or harmful way. She wasn't spending money she didn't have in that account and she was authorising the transactions. I don't think TSB knew – or reasonably should have known – that the transactions were linked to gambling, despite the names of the companies Ms P was paying appearing on her statements, because I don't think those statements were reviewed by a representative of the bank.

It's not unusual for accounts not to be monitored manually and that was no obligation on TSB to review accounts in that way. I realise that Ms P considers TSB failed to offer her the support it should have given, but I haven't found that its algorithms identified what was happening or that it was wrong not to have carried out a manual review of the account. Without such a review, I don't think that TSB knew about or should reasonably have been alerted to a problem.

I'm very sorry for the position Ms P finds herself in, and I realise that bringing this complaint may not have been easy. I hope she's now getting support to move forward. I can't however uphold her complaint, because I haven't found that TSB did anything wrong.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms P to accept or reject my decision before 11 February 2026.

Janet Millington
Ombudsman