

The complaint

Mr S complains that Northern Bank Limited trading as Danske Bank failed to apply a block to his current account which would have prevented certain gambling transactions.

What happened

Mr S has a current account with Danske Bank. On 27 November 2024, he called and asked the bank to place a block on his account preventing gambling transactions.

A gambling block can't prevent all transactions which might involve gambling. But it does prevent payments to merchants using payment codes which reflect payments for gambling.

In May 2025, Mr S called Danske Bank. He said that the block had not been applied. Since then, his partner had carried out 72 gambling transactions without his consent – likely using his debit card attached to a Google pay account.

Danske Bank initially rejected Mr S's complaint, because it said it was reasonable to treat the transactions as authorised by Mr S. However, it then said that it had failed to apply the gambling block as requested – if it had done so, the transactions would have been stopped at the time. It therefore refunded the total spending, amounting to £1,932.10.

Our investigator thought this was a fair outcome. Mr S didn't agree. He said he hadn't given his partner access to his bank account or card. He said he felt that Danske Bank had blamed him when it should have stopped the transactions. He wanted Danske Bank to offer compensation as well.

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 disappoint Mr S. I can see how strongly he feels about things. But I'm afraid I agree with the investigator that Danske Bank has done enough to put things right by refunding the transactions.

Mr S says he didn't share his bank or card details with his partner. But he did allow her to use his phone, including giving her the passcode. That means that she had access to his Google pay, and it meant she had access to security codes and other information sent to Mr S by text. It's part of the terms and conditions of his account that he needs to keep his account details confidential and not share them with others – that includes access to services like Google pay. I'm afraid I agree with Danske Bank that by not keeping his banking details safe, he is responsible for the transactions even if they were actually carried out by his former partner.

That would usually mean that a complaint like this wouldn't be upheld. However, in this particular case, Danske Bank accepted that it should have put a gambling block on Mr S's account – and, if it had done so, any gambling transactions his partner had attempted

wouldn't have gone through.

It's for that reason that, in this case, Danske Bank agreed to refund the transactions. I think that was fair. It means that Mr S hasn't lost out because it failed to implement the gambling block. However, I don't require it to take any further action. The transactions didn't cause him to go overdrawn. And while he's said he took out a loan to cover the lost amounts, he said he couldn't get a normal loan and so borrowed from people he knew. I've not seen any evidence that he's had to pay interest or suffered any other financial loss as a result. And because Danske Bank agreed to refund the transactions in full once Mr S became aware of them and complained, even though he hadn't taken appropriate care of his Google pay account, I don't require it to pay further compensation.

My final decision

My final decision is that I'm satisfied Northern Bank Limited trading as Danske Bank has made a fair offer to resolve this complaint. I don't require it to take any further action.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 23 December 2025.

Simon Pugh
Ombudsman