

The complaint

Mr M complains Barclays Bank UK PLC didn't do enough to protect him from harm between April 2024 and July 2025.

What happened

Mr M has an account with Barclays. He's told us that he has a gambling addiction and says he told Barclays this in 2020 and it placed a vulnerability marker on his account. He's also told us that he has an account with a business elsewhere who I'll refer to as "R" throughout the rest of this decision.

Mr M says that between April 2024 and July 2025 Barclays allowed large transfers to leave his account – approximately £50,000 in total – and go to his account with R. He also says at the same time funds were returning to his account with Barclays from a well-known cryptocurrency exchange. He says this activity showed he was engaging in gambling-like or speculative behaviour and that Barclays should have stopped it given that it knew he was a vulnerable customer. He complained to Barclays about the fact that it hadn't.

Barclays looked into Mr M's complaint and said that its gambling blocks wouldn't have stopped any of his payments going as he wasn't sending payments to gambling merchants. It didn't, in the circumstances, uphold his complaint. Mr M was unhappy with Barclays' response and so complained to our service.

One of our investigators looked into Mr M's complaint but didn't recommend it be upheld. Because Mr M was unhappy with our investigator's recommendation, he asked for his complaint to be referred to an ombudsman for a decision. His complaint was, as a result, passed to me. Mr M provided detailed information about the payments going out of his account and coming back in after referring his complaint for decision. He said this information showed he'd lost over £65,000 during the period in question and showed activity in short, compulsive bursts. He said Barclays should have acted on that.

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 can see that Barclays helped Mr M in 2020 when he got in contact to say he was in financial difficulties and that he had a gambling addiction too. I can also see Barclays took a number of steps including placing a marker on his account and that he's had a gambling block on his debit card that's been in place since at least 2023, and almost certainly since 2020. As Barclays has already explained that block wouldn't have stopped the payments he made to his account with R, or to the well-known cryptocurrency exchange Mr M has mentioned. And whilst I can see Mr M's point that under the Consumer Duty Barclays had responsibilities to prevent harm that were greater than before, I agree with both Barclays and our investigator that this wouldn't extend to blocking the payments that Mr M was making in this case. In short, I agree that this isn't a complaint we can uphold.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 25 March 2026.

Nicolas Atkinson
Ombudsman