

## **The complaint**

Mr M complains Barclays Bank UK PLC didn't do enough to recognise and protect him from gambling related harm.

## **What happened**

Mr M has a current account and a debit card with Barclays which he's had since 2020. He has a credit card with Barclaycard too, but this complaint doesn't relate to that card. And he has credit cards elsewhere. In the course of this complaint he opened an ISA and a bond.

Mr M says he started gambling in December 2022 as a result of a traumatic event in his life. He says he spent almost £300,000 in 2023 compared to around £50,000 in previous years and says that Barclays should have spotted his spending pattern changing.

Mr M says he started excluding himself from casinos from April 2023 and onwards, but online gambling websites made it harder for him to stop gambling. He signed up to GamStop which helped with gambling websites in the UK, but not unregulated foreign gambling websites. He also opened an ISA – and deposited £20,000 in it – in an attempt to limit the amount of money he could access. He says this ultimately didn't work because Barclays allowed him to withdraw £18,000 which he lost on gambling in a single day. He says gambling on overseas websites led to him borrowing from friends and family and that he fell behind on his rent and bills and had direct debits returned. He opened a bond too.

Mr M says he contacted Barclays in late 2024 to ask for help with gambling on overseas websites. He says the options Barclays offered weren't helpful. He ultimately complained that it hadn't done enough to protect him from gambling related harm. He also complained that it declined a loan application he made to pay off his debts and about the fact that he'd been allowed to withdraw more money from his ISA than he should have been able to.

Barclays looked into Mr M's complaint and said that it couldn't have helped him before late 2024 as this was the first time he'd made Barclays aware of his gambling problem. Barclays did, however, accept that he'd been able to withdraw more money from his ISA than he should have been able to. Barclays apologised, offered £400 in compensation and explained how he could place gambling restrictions on his card and what other support was available. Mr M was unhappy with Barclays' response and so referred his complaint to our service.

One of our investigators looked into Mr M's complaint and said that they didn't think Barclays had acted unfairly. So, they didn't recommend his complaint be upheld. Mr M didn't agree with our investigator's recommendation and asked for his complaint to be referred to an ombudsman. His complaint was, as a result, passed to me.

## **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 reviewed Mr M's bank statements from January 2021 to February 2025, in other

words when he brought his complaint to our service, I can see that Mr M had a healthy balance in his current account between January 2021 and January 2023, by which I mean he had a balance of approximately £45,000 in January 2021 that grew to a balance of approximately £95,000 in January 2023. I can also see that he'd made a few large ATM withdrawals – by which I mean withdrawals of £1,000 – by then. And that he was making large payments to a credit card bill each month to an unrelated business. In my opinion, however, none of this activity would or should have prompted Barclays to have concerns that Mr M was gambling or concerns that he might be becoming a victim of fraud. In other words, none of this activity would or should have prompted Barclays to ask questions in my opinion.

From March 2023 onwards I can see relatively large transactions to a merchant in the UK that could have alerted Barclays to the fact that Mr M was gambling – by large I mean payments of £1,000. However, given the activity on Mr M's account, I don't agree that these payments would have been concerning even though his balance dropped by approximately £30,000 over a period of approximately four weeks. I can also see that his balance dropped by a further £30,000 near the end of March 2023 but I'm satisfied that's because he moved money into an ISA and a bond. That did, however, mean he had a balance of approximately £20,000 at that stage.

In April 2023 I can see that Mr M started to gamble online at which stage he had a balance of approximately £10,000. I can also see that he received what appears to be winnings. Again, I don't agree that these payments would have been concerning to Barclays. Based on his statements, and what Mr M has told us, it's evident that Mr M sought help at this stage as he's told us that he got himself excluded from casinos but was still having problems with online gambling. He's told us that he contacted GamStop – which would have prevented him from gambling online in the UK – and activated the gambling block on his Barclays debit card. But none of that help would have prevented him from gambling on overseas websites, particularly websites that don't use the merchant code that identifies them as gambling websites. I agree with our investigator that there's limits to what Barclays can do to help someone who is using those websites right now. By this stage Mr M had a much smaller balance in his account and from time to time went overdrawn but not significantly.

In July 2023 I can see that just over £8,000 was paid into Mr M's current account as a result of him closing his ISA. He'd been able to make sixteen withdrawals totalling £18,000 over a two-day period before then. Barclays accepted when Mr M complained that he'd been able to make more withdrawals than he should have been allowed to make and paid Mr M £400 in compensation. I can see from Barclays' notes that it allowed Mr M to close his ISA, that he did so in branch and that he explained he was in financial difficulties. It's unclear what was said in branch and it's possible that Barclays missed an opportunity to identify the fact that Mr M had a gambling problem at this stage. But even if it had done so, I don't think it means Barclays could have helped stop Mr M from making more gambling related losses given the steps he'd already taken. That because Mr M had already contacted GamStop and activated the block on his Barclays debit card and was entitled to close his ISA – however much was in it – and was using overseas websites at that stage. So even if Barclays had only allowed him to make three withdrawals that wouldn't ultimately have stopped Mr M from accessing all of the money in his ISA and then spending it on overseas websites. In the circumstances, I think the compensation Barclays offered was fair.

Mr M has told us that he asked Barclays to flag transactions to overseas gambling websites as gambling related transactions so his gambling block would stop him making them. Unfortunately that's not something that Barclays can do – that's what the merchant code ought to do but many overseas gambling websites don't use the gambling merchant code and that's not something Barclays can control. He's told us that he continues to have problems with overseas gambling websites and that Barclays has allowed him to gamble another £10,000 since he's complained to us. That's not something I can look at – if anything

it would be a new complaint. But as I've already mentioned there are limits to what banks can do right now when it comes to overseas gambling websites.

### **My final decision**

My final decision is that Barclays Bank UK PLC couldn't fairly and reasonably have been expected to do more to help Mr M avoid the losses he's complained about. I can't, therefore, uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 21 November 2025.

Nicolas Atkinson  
**Ombudsman**