

The complaint

Mr S complains that Barclays Bank UK PLC failed to adequately protect or support him with his gambling addiction. He states he lost over £20,000 from the online betting and gambling transactions he made on his account. He complains this has affected his mental health and left him unable to meet his financial commitments.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead I'll focus on giving the reasons for my decision, which covers the transactions Mr S has complained about on his Barclays account which span the last six years. Whilst I've considered everything that both parties have said, I haven't commented on every individual point or argument to be able to reach what I think is the right outcome. I have instead focused on the crux of the complaint. I'm mindful that, in response to Mr S' complaint, Barclays has compensated him with £350 for the failings it has identified, offered him support, and given him detailed instructions on how to apply gambling blocks to his account. And so, I've also considered these factors in my decision.

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, I agree with the conclusions reached by the Investigator for these reasons:

- In accordance with the Payment Services Regulations, Barclays is expected to process the payments and withdrawals that Mr S authorises it to make. Broadly, Mr S is entitled to spend his money as he chooses, and this includes making gambling transactions. Most banks don't monitor accounts for gambling transactions, so a bank won't ordinarily know its customer has a gambling problem unless the customer tells it, or if the account is manually reviewed for some other reason, such as if its customer's spending pattern triggers the fraud detection algorithms.
- I've seen no evidence that Mr S told Barclays about his gambling problem prior to raising his complaint, nor have I seen evidence that Barclays manually reviewed – or was prompted to manually review – Mr S' account for fraud or debt concerns. Mr S' account occasionally entered its unarranged overdraft, but Barclays' terms allow for this. Further, the account was generally placed back into a credit balance soon after, and was otherwise well-managed. Where the account remained in its unarranged overdraft for more than a few days, no transactions were declined prior to the account being brought back into credit, and so I don't think Barclays needed to have contacted Mr S about his unarranged overdraft use.
- However, in June 2024, Mr S spoke with Barclays about the possibility of securing an arranged overdraft for a relatively low amount, and it was here that Barclays believes it missed a chance to discuss the high volume of gambling transactions on Mr S' account. Barclays offered Mr S £350 to apologise for not exploring protective

measures at the time. One such measure would have been for Barclays' Specialist Support Team (SST) to contact Mr S about the support available, and to refer him to third-party gambling support organisations.

- I'm not persuaded the impact of Barclays failing to probe Mr S' account use during this call had an impact great enough to warrant increased compensation. Barclays has shown our service that its SST tried to speak with Mr S in February, March and May 2025, but didn't receive a response. Although Mr S says he did eventually enlist the help of a gambling support organisation, given his lack of contact with Barclays at the time, I'm not persuaded an interaction at this time would have led him to seek support.
- While I'm very pleased to hear Mr S has support in place now, and understand why this complaint means a lot to him, I'm not persuaded a failing on Barclays' part led Mr S to harm, or that the failures Barclays has identified led to detriment beyond what it has already compensated Mr S for. Despite the external support Mr S now has, if he'd like to explore applying blocks on his Barclays account, he may wish to speak with Barclays directly, or refer to Barclays' final response which contains instructions on how to apply them.

My final decision

My final decision is I do not uphold this complaint.

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.

James Akehurst
Ombudsman