

The complaint

Miss P complained that The Royal Bank of Scotland Plc (RBS) failed in its duty to protect her by allowing her to spend significant amounts on gambling.

What happened

Miss P told RBS in March 2025 that she was struggling with gambling. The call handler referred her to one of RBS' specialist advisors who discussed support options and she agreed to receive support information by email. RBS reviewed her account after one month and again in June and saw no gambling activity and that a gambling block was active.

Later in June, Miss P removed the gambling block and resumed gambling. She complained that RBS should have intervened to stop payments to gambling sites. RBS said it had not made an error as the block was not active on the account used for gambling and all payments were authorised. It offered support options and credited £50 as a goodwill gesture.

Our investigator thought RBS had responded fairly and reasonably to Miss P and didn't recommend any further action.

Miss P disagreed with the investigator's view, saying she believed monitoring would continue beyond two months and that transactions during this time should have been stopped because she was a vulnerable customer. She also thought the gambling block applied to both her accounts, not just one, and that the gambling transactions allowed should have been flagged and prevented.

Miss P would like an ombudsman review, so her complaint comes to me to decide.

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 appreciate that this is a very difficult situation for Miss P and I sympathise. But having thought carefully about everything here, I've reached the same conclusions as the investigator. I'll explain my reasons.

It's reasonable to expect that banks will play their part in providing support and assistance to help manage responsible gambling. But to be able to uphold Miss P's complaint I would have to find that RBS made an error or acted in a way that wasn't fair and reasonable and this led to Miss P suffering financial loss or some other detriment which it hasn't done enough to put right. So this is the focus of my decision.

I am satisfied that RBS acted promptly when Miss P first raised concerns about gambling, referring her to a Customer Protection Manager who explained available support options such as GamStop, blocking software and GamCare. RBS monitored her account in April and June, found no gambling activity and closed the case. It would not be reasonable to expect RBS to monitor the account indefinitely, as it had already provided appropriate support and

advice. And no such promises were made to Miss P - RBS didn't say it would monitor the account indefinitely and she didn't specifically ask it to.

Later, Miss P removed the block and resumed gambling.

I've taken into account that Miss P said she thought the gambling block covered both her accounts. But I don't feel I can fairly hold RBS responsible for any of Miss P's gambling spending. Even if she hadn't fully appreciated that the gambling block applied only to the account she selected, I think it would've been clear the block didn't cover both when she could spend using her other account. And even if RBS could have done more here to ensure Miss P understood how to block all gambling using her RBS accounts, and the block had applied to both accounts, Miss P knew she could (and did) remove it. So this wouldn't have ultimately stopped her gambling.

Taking everything into account, I'm satisfied that RBS acted fairly and reasonably and provided appropriate support. For these reasons, I don't uphold this complaint.

I appreciate how challenging this has been for Miss P and I encourage her to continue using the support available, such as GamCare, Gamban and services like "Banking My Way," which can help manage gambling and provide tailored assistance.

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 Miss P to accept or reject my decision before 5 February 2026.

Susan Webb
Ombudsman