

The complaint

Mr B complains Barclays Bank UK PLC didn't do enough to support him when he was gambling excessively.

What happened

Mr B experienced a mental health crisis and began to gamble compulsively. Mr B spoke to Barclays, and it added a gambling block to his card, on 16 May 2025, but he'd already spent a significant amount of money gambling.

Mr B complained to Barclays, saying it should have noticed the increase in his spending and intervened. Barclays responded to say, at the time of the payments, it wasn't aware Mr B had a problem with gambling.

Barclays said it could have intervened in some of Mr B's more recent transactions and offered some help, so it paid him £350 to compensate for this.

Unhappy with this response, Mr B brought his complaint to this service. An investigator looked into things but didn't think Mr B's complaint should be upheld.

The investigator said Barclays should have noticed the very large increase in Mr B's gambling and should have intervened. But the investigator thought about whether this would have stopped Mr B gambling.

The investigator had got statements from Mr B's accounts at two other banks, and these showed he'd continued to gamble on these accounts after Barclays added the card block.

The investigator didn't think an earlier block on Mr B's Barclays account would have stopped him gambling. The investigator thought the £350 Mr B had been paid was fair.

Mr B didn't accept this outcome, and said it didn't align with the set precedent. Mr B asked for an ombudsman to decide his complaint.

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.

Looking at Mr B's statements, it's clear he began to gamble compulsively in early April 2025, and there was a marked increase in the amount Mr B spent.

Mr B had gambled using this account before, but these were small amounts, mostly £20 a time. Mr B then began to spend hundreds of pounds per transaction and many more transactions a day than he'd previously made.

Like the investigator, I think Barclays should have noticed this dramatic increase in spending. I wouldn't have expected Barclays to step in straight away, but I think the amount

and frequency of gambling payments should have been noticed.

I think it's fair to assume the support Barclays would have offered, if it had intervened sooner, would have been the same as what was offered in the call on 16 May 2025, Barclays would have added a gambling block to Mr B's card.

But I don't think it's enough to say a later intervention from Barclays means it needs to refund Mr B's spending. I have to think about what's more likely to have happened had Barclays intervened sooner.

And, again, I think it's fair to look at what happened when Barclays added the card block. The card block stopped Mr B using his card to gamble, but I can see after the block was added Mr B gambled, through Barclays, via a bill payment to a gambling site.

Bill payments wouldn't be stopped by the card block. And I think it's clear Mr B hadn't been able to stop spending compulsively even after Barclays blocked his card.

I've also looked at the statements from Mr B's other banks, and he continued to gamble, by card and faster payment, after Barclays had blocked his card.

I don't think the support offered by Barclays stopped Mr B gambling. So, I think it follows had Barclays offered this support sooner, it also wouldn't have stopped Mr B gambling.

I think if Barclays had stopped Mr B's card, or even his entire account, sooner than 16 May 2025, Mr B would simply have moved to one or both of his other accounts and continued to gamble from those.

I think it was Mr B's compulsion to spend driving his gambling, I don't think any lack of intervention from Barclays made Mr B gamble.

And I think any earlier intervention from Barclays would only have stopped Mr B using his Barclays account to gamble, I don't think an intervention would have stopped Mr B from gambling completely.

Barclays accepted it could have intervened sooner, and paid Mr B £350 to compensate for any distress and inconvenience this caused. Although I don't think an earlier intervention would have stopped Mr B gambling, this payment is fair.

Mr B's said the investigator's outcome didn't align with set precedent, and Mr B referenced a decision from this service when he first complained.

But this service's decisions don't set precedent, I have to consider all the specific circumstances of Mr B's complaint and make an impartial decision.

Having done this, I don't think an earlier intervention would have stopped Mr B gambling. I don't think I can fairly say any lack of intervention caused a loss to Mr B, I think an earlier intervention would only have shifted the loss elsewhere.

This means I don't think it would be fair to tell Barclays to refund any of the gambling payments Mr B made from his Barclays account.

My final decision

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 3 March 2026.

Chris Russ
Ombudsman