

## The complaint

Mr T has complained that Barclays Bank UK PLC failed to intervene when he was experiencing problem gambling.

## What happened

Mr T had two accounts with Barclays. He's explained that over the years, he's struggled with gambling, with a pivotal change taking place from around August 2021. He feels that Barclays should have recognised this from his account activity, and intervened.

Barclays agreed that it should have done so in May 2024, and it paid £350 compensation in respect of not having done at that point. But Mr T feels Barclays should have gone back further, given the change in his gambling behaviour in August 2021. Barclays said it had reviewed Mr T's accounts going back six years to 2019, but these showed minimal gambling, and sometimes none, until 2024. Mr T also feels that he should be refunded for all of the gambling transactions.

One of our investigators looked into what had happened. But he didn't feel Barclays had grounds to intervene before May 2024. This was because he could see that Mr T's accounts seemed well-managed and were kept in credit, and although there was some gambling, there were also months without. He didn't feel that the account activity should have triggered concern from Barclays before May 2024. Nor did he think Barclays had been made aware during this period that Mr T was vulnerable. So, he didn't think Barclays had behaved incorrectly regarding the period up until May 2024.

Our investigator then looked at whether the £350 compensation Barclays had paid was sufficient to address it not having taken steps from May 2024. Barclays had accepted it didn't do as it should have, but it didn't feel it should refund any of the gambling transactions themselves. So, our investigator considered what intervention he'd have expected from Barclays, and what the most likely outcome of that would have been had it done so – specifically, if further gambling transactions would have been prevented.

He explained that the form of intervention we'd typically expect would be for the bank to provide the details of third party support organisations, and advise about gambling blocks. Here, Barclays has confirmed that Mr T turned off the gambling block he already had through his app on 30 May 2023, and hasn't used the block since. So, he felt Mr T already knew about the option to turn on a gambling block, prior to the point Barclays should have provided support. And Mr T had decided not to continue with it. So, our investigator didn't think, on balance, that Barclays' earlier intervention would have changed things.

On this basis, he thought the £350 compensation already paid was fair.

Mr T disagreed. He explained that his gambling had escalated in August 2021, when he was experiencing significant challenges with his mental health. Barclays should have contacted him at that point, which may have prompted a change in behaviour and reduced his gambling losses. And after there was contact in July 2025, there's been no gambling activity on his accounts.

The complaint's now been 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 done so, I agree with our investigator. I know this will be disappointing for Mr T, but I'll explain why.

First, I'd like to thank Mr T for his openness about what I know are very sensitive and personal matters. I've very carefully considered everything he's said, and I'm very sorry he found himself in the position he did. None of this can have been easy for him, including bringing this complaint.

But, I've also had to think about what Barclays' responsibilities were. I'm satisfied that Mr T's account activity prior to May 2024 wasn't something that should reasonably have been flagged on Barclays' systems. It's important to note, that the starting point is that gambling is (typically) legal, and how a person spends their money is largely their own business. Here, I can see that until May 2024, the gambling was sporadic, and Mr T's account balance was, on the face of it, healthy. So, I don't think Barclays should have reasonably been concerned until May 2024, when gambling activity heavily increased.

So, I've thought about the compensation it offered at this point, which was £350 for poor customer service. Specifically, whether that's enough, or whether it should refund the transactions themselves.

For me to think the transactions should be refunded, I'd need to think that had intervention happened earlier, the transactions would have stopped. And I don't, on balance, think they would have. This is because the key part of the intervention would have been advising about the application of a gambling block. But Mr T already knew about this, and had done for some time. I appreciate he's explained that after contact with Barclays in July 2025, all gambling activity stopped. But this was contact following his complaint, so I think it's fair to think he had realised there was a problem by then. Earlier, I'm not persuaded any intervention would have made a material difference.

I'd like Mr T to know that my decision isn't intended to minimise what he's experienced. But I've focussed on the role of Barclays, and reached my decision on the basis of their actions.

### **My final decision**

For the reasons given above, it's my final decision that the £350 already offered by Barclays Bank UK PLC is fair, and it should pay this to Mr T if it hasn't already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 19 May 2026.

Elspeth Wood  
**Ombudsman**