

## **The complaint**

Mr O complains that, over a number of years, Barclays Bank UK PLC failed to intervene when he was using his account for high, frequent and sustained gambling.

## **What happened**

Mr O raised a complaint with Barclays in May 2025. He said that Barclays failed to intervene over a 15-year period (2010-2025) during which multiple Barclays accounts were consistently used for high-volume gambling while displaying clear and repeated signs of harm and vulnerability.

He has explained that there were long-term mental health consequences for him including diagnosed depression and anxiety, medication, and therapy. And he borrowed from elderly family members to cover financial shortfalls.

Barclays accepted it could have done more to support Mr O, particularly after 2023. It paid him £350 compensation but didn't agree to refund any gambling losses.

I issued a jurisdiction decision. In it I said we could only look at Mr O's complaints concerning the previous six years i.e. from May 2019.

As regards the merits of the complaint, our Investigator said that the payment of £350 was reasonable but she was unable to safely say that Barclays should have taken further steps to intervene. So, she didn't suggest that any transactions should be refunded.

Mr O confirmed and reiterated that he is not requesting the refund of the gambling losses and never has, but redress for the harm they caused and culpability for Barclays' role in enabling this extreme unchecked activity, which directly necessitated the accumulation of external debts currently exceeding £35,000.

The matter has been passed to me for an Ombudsman's consideration.

## **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.

As far as I'm aware Mr O's complaint concerns just the one current account at least over the period I am concerned with here. I have considered the bank statements for Mr O's account from 2019 until after the date of the final response letter of 11 July 2025. From this I can see that the account was mainly used for gambling, rather than day to day living expenses. In the main it was funded by frequent transfers from other bank accounts, not with Barclays. I understand that Mr O stopped having his salary paid into the account some time before 2019.

However, the presence of gambling doesn't automatically mean that someone is vulnerable or compulsively spending. It could be an indication of vulnerability, but it wouldn't be reasonable for Barclays to assume that a customer needs additional support just because

gambling transactions are being made. Mr O didn't tell Barclays about any problems he may have had in this respect until May 2025, it couldn't act on them until then. I see that it has now made a record of the problems.

Banks are required to have systems in place to identify whether its customers are having problems managing their spending. However it is important to note that bank accounts are not manually reviewed. So, in order for Barclays to know that Mr O might be having a problem it would need to be alerted to identify unusual spending on the account. In the absence of Mr O telling Barclays this could be:

- The transactions themselves being identified as possibly fraudulent.
- Unusual and/ or out of character account activity.
- Having financial problems e.g. if the account is frequently overdrawn or over the limit. Or he had applied for loans or credit from Lloyds.

I've seen no evidence that the transactions were fraudulent – they appear to be in the main with normal betting companies. That's not to suggest that Mr O was himself involved in any fraudulent activity.

Mr O has advised us of his financial problems, including having debts on a large number of credit cards, loans or with family members. But over the six years the pattern of spending on the account seems to have been fairly consistent, in that Mr O frequently made transfers into the account from other accounts. These may also have been from family members though I can't identify that from the account. And gambling is legal, so I can't see that the account should have been flagged as showing unusual or out of character activity.

In respect of going overdrawn, whilst the account consistently shows a negative balance, these balances only show at the end of the relevant statements. They were always cleared and the account put back in credit on the same day. So the account wouldn't have been flagged as being overdrawn. There's no evidence of any charges or interest being added to the account.

With regard to credit cards and loans, I understand that no such loans or credit cards were taken out through Barclays during the 2019-2025 time period, so it wouldn't have had cause to consider the use of the account in respect of any decision to lend money to Mr O. So whilst the bank statements show payments to various credit cards, none of those payments were returned which could have been an indication of financial difficulty.

So while I understand that Mr O feels Barclays should have been alerted to intervene, I can't see anything from the use of the account which would have done this. Mr O has told us he has had upheld decisions against other lenders, where the activity on his Barclays statement was used as clear evidence that subsequent lending should never have been approved. However whether a Business should lend money is a different issue which will usually involve consideration of bank statements. The issue here is not what appears in the statements when manually reviewed, but whether Barclays should have been alerted to it.

As I've said, the use of the account has been consistent over the six years.

I do sympathise with Mr O over his ongoing difficulties caused by gambling and I hope he has now received the right support. But in respect of Barclays we don't have the power to intervene and require it to change its monitoring processes. In respect of the support Barclays did offer when he contacted it, I think it acted fairly, noted his difficulties on his record. Whilst the support was offered through gambling blocks and advice about external

agencies, it couldn't have stopped any legal gambling payments.

I've considered whether if Barclays had been in contact with Mr O sooner, this might have prevented further gambling. From my review of the matter and from what Mr O tells us, I can't say that this was likely. From his evidence, he's only felt able to address the problem in recent times and he says he contacted Barclays as part of his ongoing therapy. He has also continued to gamble up until and after the final response letter.

I've noted Barclays' payment of £350 as it says it missed an opportunity to support Mr O's struggles with gambling. I understand that the case handler who spoke to Mr O felt perhaps Barclays could have done more to proactively contact the customer. Though as I've said, it's difficult to see what else Barclays could have done. I don't propose to increase the award, as in the circumstances of this case even if I had found that Barclays should have intervened sooner, I wouldn't have made a higher award. In the circumstances I think the amount paid is in my view fair and reasonable.

Finally, in respect of the gambling block which Mr O says hasn't been effective, any transactions were after the final response letter. So, if he has a complaint that it's either not blocking gambling sites as expected or he doesn't feel he was advised properly about its limitations, he will need to contact Barclays further about this and if necessary, raise a new complaint.

### **My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 6 February 2026.

Ray Lawley  
**Ombudsman**