

The complaint

Mr B complains Barclays Bank UK Plc didn't do enough to prevent gambling transactions leaving his account.

What happened

Mr B held a current account with Barclays from 2014 until it was closed by the bank in March 2020.

In January 2025, Mr B complained to Barclays, saying it had allowed him significant gambling expenditure without any intervention. Given the period of time he'd made transactions such as these, he felt Barclays had a duty of care to step in and intervene.

As Mr B didn't receive a response from Barclays, he contacted this Service. In summary saying Barclays had allowed him to continue making gambling transactions when it shouldn't.

Barclays reviewed matters, but didn't think it had acted unfairly. It said while it introduced gambling blocks in 2018, this was something Mr B was required to request, and it couldn't see he had done that. It acknowledged he'd raised a complaint in 2015 about transactions related to gambling – but he'd done so by saying the transactions were fraudulent. Overall, it considered it had acted in line with its guidelines, so didn't uphold Mr B's complaint.

An Investigator here reviewed matters and explained, in relation to the transactions they thought this Service could consider, Barclays had acted fairly. They said under the various regulations in place, Barclays was not required to routinely monitor its customer's current accounts. And here, Mr B hadn't told Barclays he had difficulties with gambling or wanted support, and nor was it evident from his account that there were problems.

Mr B didn't agree and considered Barclays had a duty to intervene. He also said he was regularly entering into an unauthorised overdraft, and direct debits bounced – masking the impact of his financial health. Overall Mr B considered Barclays had a duty to identify his vulnerability and respond appropriately.

As no agreement has been reached, the complaint has been passed to me to decide.

Separate to this decision, I've issued a decision explaining which parts of Mr B's complaint this Service has the power to consider. Within that I explained I could only consider Barclays' actions from January 2019 onwards, I couldn't look at any actions it had taken before that or the transactions Mr B had made. This also means, where Mr B has commented on information prior to January 2019, I'm unable to consider this as part of my decision.

As such, what follows is a decision on the whether Barclays has handled matters fairly, or not, since January 2019.

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.

In doing so, I've taken into account the relevant industry rules and guidance, and what would be considered as good industry practice.

I'd like to say how sorry I was to hear of the difficulties Mr B has faced over the years, I can appreciate it's been a very difficult time for him. I'd like to thank Mr B for sharing the details of this with our Service and while I've not commented on everything he's said – because our decisions are published – I have taken them into consideration.

I think it's important to explain I've considered all of the information provided by both parties in reaching my decision. If I've not reflected or answered something that's been said it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the complaint. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is.

I should explain, banks are generally expected to carry out payment instructions from their customers, as Barclays did here. And the Payment Services Regulations 2017 and terms of Mr B's account say he is generally responsible for transactions he authorises. And here Mr B hasn't said he wasn't authorising the transactions – he's saying Barclays should have intervened, given the number and type of transactions. So, as a starting point, Barclays has done as I'd expect.

The next consideration is whether Barclays should have intervened, as Mr B says. Banks don't routinely monitor individual transactions on accounts. This means Barclays wouldn't have been reviewing the transactions Mr B was making, in the way he might expect. It's simply not possible to carry out manual reviews in this way, for the types of transactions Mr B was making. It would only be when a specific risk is identified that a bank would be prompted to carry out such a review. Banks generally rely on algorithms to identify unusual transactions or those that may not be authorised.

Having looked at Mr B's statements, while I acknowledge he did make several payments, often in quick succession to gambling related companies, these were generally relatively low value. They were also often for similar amounts, and I haven't seen any unusually high transactions that could have reasonably alerted Barclays there was a problem. Overall, I don't think the transactions were unusual or suspicious enough that Barclays should have intervened.

Mr B has also said Barclays should have stepped in as a result of entering into an unarranged overdraft and direct debits bouncing. However, I can't see that Mr B spent large periods of time in an unarranged overdraft, he often quickly returned the balance to positive. And even though, on occasion this was as a result of a direct debit bouncing, that isn't something I'd expect Barclays to act on in this case. The fact Mr B then chose to use that money for gambling related transactions also isn't something I can hold Barclays accountable for, for the reasons explained above.

All of this means Barclays wouldn't have been aware Mr B was spending money in the manner he was. I appreciate Mr B says Barclays failed to offer him appropriate support. But I can only uphold this part of Mr B's complaint if Barclays failed in its obligations, having identified there was a problem. And I can't fairly conclude there was sufficient unusual activity on the account that would have alerted Barclays to this.

As our Investigator has said, Barclays do have tools that its customers can use to help stop gambling transactions from being made. However, it's the responsibility of its customer to let Barclays know they want the block put in place. Barclays' website makes that clear, it says:

"Ask you bank to block payments made to gambling companies from your debit card, or set up a gambling block yourself in the Barclays app".

But I haven't seen Mr B contacted Barclays about this and it wouldn't be appropriate for it to implement a block without Mr B asking it to do so. As such, I can't say Barclays has acted unfairly in this regard either.

Mr B has also said Barclays has a duty to support vulnerable customers, such as himself. That's right, Barclays are required to support customers who are vulnerable – there's several regulations requiring it to do so. It's not in dispute here that Mr B would be considered a vulnerable customer, but Barclays still needs to be made aware its customer is vulnerable and in need of support. And I haven't seen Mr B made Barclays aware of this, or that anything within his account usage would have alerted Barclays this was the case.

In closing, I have every sympathy for Mr B, he's been through an extremely difficult period and I acknowledge he's now getting the support he needs. So I accept it would be particularly upsetting to find protections, such as those he's now aware of, weren't in place previously. However, taking everything into account I can't say Barclays acted unfairly in its handling of his account from January 2019, or allowing transactions for gambling related activities to be made. The way his account was used wouldn't have reasonably highlighted to Barclays there was a problem. And while I accept he was vulnerable, I've seen nothing to show Barclays should have been aware of this earlier. As such, I can't say it acted unfairly in not taking actions to prevent Mr B from making the transactions he did. Taking everything into account, I don't think Barclays has acted unfairly here.

My final decision

For the reasons explained above, 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 26 March 2026.

Victoria Cheyne
Ombudsman