

The complaint

Mr S complains that TSB Bank plc didn't do enough to protect him from the financial harm caused by gambling.

What happened

The detailed background to this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

In December 2025, Mr S complained to TSB about the lack of support regarding payments he'd made to gambling sites, stating that it should have been monitoring his account. But TSB said he hadn't previously let it know about his circumstances and that it didn't make any errors in not contacting him.

Mr S wasn't satisfied and so he complained to this service about the lack of support from TSB regarding his compulsive spending, which resulted in significant stress and anxiety. He said he'd made gambling transactions totalling nearly £10,000, and that he wanted TSB to compensate him for his loss.

Responding to the complaint, TSB said gambling transactions weren't unusual for the account and there was no change in the way the account was being operated, it didn't go into arrears or have payments returned, and Mr S received regular credits, so there were no indications of financial difficulty or anything else which would have prompted it to review the account. In addition, the transactions were authorised and Mr S was sending funds to registered gaming organisations which he'd used before and not reported as fraud, so there was no reason for it to be concerned. And there was no record of Mr S having contacted it to ask for assistance with gambling, or to make it aware of any financial difficulties.

Our investigator didn't think the complaint should be upheld. She noted Mr S had said he'd asked TSB for assistance with his gambling problem, but there was no record of this. She explained that the gambling started shortly after Mr S opened the account and while the gambling transactions had increased in frequency, this didn't automatically mean TSB needed to intervene.

She further explained that Mr S was sending funds to established beneficiaries, while regularly paying funds into the account so, there was no indication of financial difficulty or any other reason to intervene.

Mr S has asked for the complaint to be reviewed by an Ombudsman.

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've reached the same conclusion as our investigator. And for largely the same reasons. I know Mr S feels strongly about this complaint, and this will come as a disappointment to him, so I'll explain why.

Mr S says that he sought assistance from TSB for his gambling problem, but, unfortunately there is no evidence of this, and in the absence of evidence that TSB was made aware that Mr S had a gambling problem or that there was an active gambling block on the account, I can't say that it did anything wrong in allowing him to make payments to legitimate gambling merchants.

In addition, I've reviewed Mr S's account and the payments he made and, having considered when they were made, their value and who they were made to, I'm not persuaded TSB ought to have found any of them suspicious, such that it ought to have made enquires before processing them. I accept Mr S was making a significant number of payments, but as our investigator explained, this had become normal for the account, and the account was kept in good order, so there would have been no reason for TSB to intervene. And even if it had intervened, I think its likely Mr S would have confirmed the payments were genuine and that he wanted them to be processed. And in the circumstances, there's nothing else I'd have reasonably expect it to have done.

I'm sorry to hear Mr S feels TSB should have done more, but for the reasons I've explained, I can't fairly tell it to do anything to resolve this complaint.

My final decision

For the reasons I've outlined above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 9 April 2026.

Carolyn Bonnell
Ombudsman