

The complaint

Mr Y complains Barclays Bank UK PLC didn't explain to him that its gambling block wouldn't stop payments going to overseas gambling websites. In addition, he complains Barclays Bank UK PLC allowed him to spend approximately £14,000 in a matter of hours despite knowing he had a gambling addiction and that it refused to block the merchant in question.

What happened

Mr Y has an account with Barclays. He also has accounts with two others business who I'll refer to as "T" and "M" throughout the rest of this decision.

In August 2024 Mr Y complained to Barclays and then to our service that it hadn't done enough to protect him from gambling harm. Barclays accepted that it hadn't provided Mr Y with the necessary support and offered to refund over £30,000's worth of gambling payments and to pay 8% simple interest. Mr Y accepted Barclays' offer meaning we were able to resolve that complaint.

In January 2025 Mr Y complained to Barclays saying that it hadn't explained to him that its gambling block had limitations, including the fact that it wouldn't stop payments going to overseas gambling websites. In addition, he complained that he'd been able to send approximately £14,000 to an overseas website in a matter of hours. He asked Barclays to refund these payments and to block the merchant in question.

Barclays looked into Mr Y's complaint but didn't uphold it. Mr Y was unhappy with Barclays' response and so complained to our service. He said both T and M had done more than Barclays – T, for example, had according to Mr Y flagged his payments and blocked the merchant in question – proving that Barclays could and should have helped him more.

One of our investigators looked into Mr Y's complaint about what had happened in January 2025 but didn't recommend it be upheld. They said that the tools that Barclays had offered to support Mr Y had worked as intended, couldn't guarantee that all gambling activity would be blocked and that Barclays wasn't required to do more than it had done at the time. Mr Y was unhappy with our investigator's recommendation and asked for his complaint to be referred to an ombudsman for a decision. His complaint was, as a result, 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.

Last month I issued a provisional decision in order to explain in more detail why I agreed that this wasn't a complaint we can uphold and also to explain why I wasn't going to consider earlier losses that Mr Y had complained about since coming to us. In that provisional decision I explained what's changed in recent years when it comes to banks helping customers who struggle with gambling and why it isn't always helpful to compare what one bank could do or did do to what another bank can do and did do. Having done so, I said that I didn't agree with Mr Y that Barclays could or should have done more to help him with the January 2025 transactions he's complaining about. That's because I was satisfied that the transactions wouldn't have appeared to be unusual and Barclays' gambling block wouldn't have stopped them either.

Both parties were invited to comment on my provisional decision.

Barclays had nothing further to add.

Mr Y thanked me for the care I'd taken in reviewing his complaint and provided further submissions. In those submissions he said that Barclays had recently accepted that it hadn't applied its "addiction" support indicator to his account following his disclosures in August 2023. He also said he was concerned at the suggestion that his activity in January 2025 wouldn't have appeared unusual "given the volume and size of the payments" he'd made historically as they would include his previous gambling transactions, and it wouldn't be fair if those were taken as his behavioural baseline. He also said that the pattern of his transactions in January 2025 – approximately £14,000's worth in a matter of hours – should have been concerning enough. He proposed redress that he considered would represent a fair outcome. Barclays didn't respond.

In my provisional decision I thanked Mr Y for all of his submissions, and I'd like to do so again. I also said that because we're an informal service and we're meant to resolve issues quickly and get to the crux of complaints, I hoped he'd appreciate why I hadn't addressed each and every point he's made in this decision. Before issuing my provisional decision, I had seen that Barclays had asked Mr Y for consent to add details of his gambling addiction to his file and that he didn't give that consent meaning Barclays was only able to add a "vulnerability" marker to his file. I didn't mention that in my provisional decision – as I didn't consider it to relate to the crux of Mr Y's complaint – but I'm doing so now given Mr Y's additional submissions. I don't think what Barclays did – given what I've just said – was unfair. In relation to his second point – that his previous gambling transactions shouldn't be taken as a behavioural baseline – I agree that this is a fair observation. I am, however, satisfied that there were a large number of non-gambling transactions going into and out of Mr Y's account and it was based on these transactions that I said what I did. In short, I remain of the view that the activity on Mr Y's account wasn't sufficiently unusual to have prompted concerns from Barclays, or that it could have done more.

For the reasons I've just given, I remain of the view that this is a complaint I can't uphold.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Y to accept or reject my decision before 2 April 2026.

Nicolas Atkinson
Ombudsman