

The complaint

Mr H complains that Barclays Bank UK PLC (“Barclays”) failed to notice gambling activity on his account and provide appropriate support or intervene. Mr H acknowledges he authorised the gambling transactions but thinks Barclays should’ve done more to support him or help prevent the gambling transactions from taking place.

What happened

From around March 2025 Mr H started making gambling transactions. The gambling activity increased with transactions made across numerous merchants and multiple transactions within single days.

This continued until December 2025, when a review of Mr H’s finances took place and Mr H’s wife contacted Barclays to raise a complaint. She said the activity on Mr H’s account should’ve been enough of an indicator that he needed help and that Barclays should’ve intervened.

Barclays didn’t uphold the complaint. It said Mr H was free to spend his money as he pleased unless there was illegal or suspicious activity, and that he hadn’t made Barclays aware of any gambling problem. Barclays made Mr H aware of the support it could offer once it became aware of his vulnerabilities, such as applying merchant controls to block gambling transactions and signposting him to external agencies that could provide help.

Mr H wasn’t satisfied and so the complaint was brought to this service. He would like to be compensated for the financial loss he and his wife say resulted from Barclays’ failure to act on what they believe were financial harm indicators on his account, as well as for the distress caused to him and his family.

Our investigator reviewed everything and thought that if Mr H had contacted Barclays before the transactions in question to inform it of his gambling addiction or vulnerabilities, Barclays might have been able to offer additional practical support. But as there wasn’t any evidence of an error on Barclays’ behalf, they didn’t recommend upholding the complaint.

Mr H remained unhappy. Although he agrees he authorised the gambling transactions, his complaint is about whether Barclays failed to identify and respond to an abnormal pattern of account activity indicating financial harm and potential vulnerability. In a short period of time the monthly inflow and outflow of transactions increased significantly, yet Barclays never questioned this. Mr H’s wife explained that when his spending was questioned, he sought help immediately — and maintains that Barclays’ intervention would’ve interrupted the harmful pattern of behaviour that had developed. And so Mr H’s complaint has been progressed for an ombudsman’s decision.

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.

Mr H complains that Barclays failed to pick up on the gambling activity on his account and provide appropriate support, which he says resulted in him losing a significant amount of money and caused distress to him and his family.

I sympathise with Mr H and the gambling struggles he has experienced, and I hope he is now receiving the right help and support. It may be helpful to say that, as we are not a regulator, I cannot require a business to change its systems or processes — such as what it must have in place to assist customers with their spending or what accounts should be monitored for. We offer an informal dispute resolution service and have no regulatory or disciplinary role.

So I wouldn't expect Barclays to monitor an account specifically for gambling transactions, as gambling isn't illegal and customers are free to spend their money as they choose. However, I would expect a business to step in and offer support where it should reasonably have become aware that something might be wrong.

Barclays says Mr H never reached out to tell it about his vulnerabilities or seek help with or seek help with gambling. So I've thought carefully about whether his account activity alone should've alerted Barclays that something was wrong and that it needed to intervene. Although the statements show large amounts of gambling activity, I don't think this alone is enough to say Barclays should've known Mr H was vulnerable or had a gambling problem and stepped in.

While I accept a manual review of Mr H's statements during the period in question might have raised concerns, banks don't have the capacity to manually review every customer's transactions, and I don't think it would be reasonable to expect this.

I appreciate that some banks use automated monitoring systems to detect unusual activity, but this doesn't mean Barclays is obligated to have such a system, or that it must use automation to monitor its customers gambling transactions. And as these systems are primarily designed to detect issues such as financial harm, fraud, or other illegal activity, I wouldn't expect them to flag gambling transactions based on volume alone if there was nothing else suspicious.

Mr H's statements show that his account had regular credits coming in and didn't have any lending attached to it such as an overdraft or loan payments going out and didn't appear to be his main account for essential bills — rather, it seemed to be used for leisure spending. Given all this, I don't think the gambling transactions alone meant Barclays' systems should reasonably have flagged the change in spending or prompted intervention especially if it wasn't set up to look for this.

Ultimately, a bank's role is not to control what a customer spends their money on but to facilitate legitimate payments. And there remains a high level of personal responsibility on the customer to address harmful spending. As the gambling transactions weren't disputed and Barclays offered support as soon as it became aware of Mr H's gambling problem, I don't think Barclays made an error or treated him unfairly or should be held responsible for Mr H's gambling losses.

And even if Barclays had reached out to Mr H about his gambling and informed him about what tools and support was available, I'm not persuaded this would've made a difference and Mr H wouldn't have lost the money he has through gambling. I accept that no more gambling transactions appear on Mr H's Barclays account following the review of his finances and his wife's intervention, but a personal intervention of this kind is quite different to a business informing a customer of what help and support it has available and a customer then acknowledging there is a problem and accepting this help.

So although I sympathise with Mr H and his struggles, after considering everything carefully I do not uphold Mr H's complaint.

My final decision

For the reasons I've explained I've decided not to uphold Mr H's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 11 May 2026.

Caroline Davies
Ombudsman