

## **complaint**

Mr B complains that Bank of Scotland plc, trading as Halifax, did not do enough to help him when they were aware he had a gambling problem. In particular, they didn't block all transactions to online gambling sites on his account when he asked.

## **background**

Mr B has an account with Halifax. He says he informed them that he had a gambling problem around March 2016. At this time he had an overdraft of around £4,000. Mr B says Halifax helped him manage this debt. And he says he also asked Halifax to block his account from online gambling sites and was under the impression that this had been done.

Mr B managed his gambling problem for some time, but in around September 2017 he describes himself as having relapsed. He says he lost a lot of money. He complains that Halifax did not at any stage block any of the transactions going to the gambling sites or query the large sums being paid out of his account.

Mr B says he lost over £30,000 through gambling since September 2017. And this includes money from his pension pot. He says Halifax should have done more to help him because they'd been made aware of his problem.

Halifax say that they did what they could to help Mr B. They didn't place a block on all transactions to online gambling sites from his account because they don't have the facility to do this. But when Mr B contacted them about his problem in March 2016, he was provided with support on how to bring his account back into credit from the overdraft of £4,000 which he did manage to do.

Our investigator thought that Halifax had taken reasonable steps to help Mr B and that they had not done anything wrong. She did not think there was enough evidence to conclude that Halifax had told Mr B that a block would be placed on his account.

Mr B does not agree. He thinks Halifax should have done more to help him. So this case has been passed to me for review.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I can see Mr B feels strongly about what's happened here. And that's not surprising. He has been very frank about how he tried to manage his gambling problem but then relapsed. This must be very upsetting for him, particularly since he's lost a sum of money that was understandably important to him.

But while I am sympathetic to the position Mr B finds himself in, I don't agree that Halifax didn't do enough to help him.

When Mr B told Halifax he had a gambling problem in March 2016 I think they took reasonable steps to support him. Mr B says that he completed a personal finance form and that Halifax did help him manage his overdraft debt. He got his account back into credit in around September 2016.

However, Mr B says he thought that Halifax had also blocked his account from online gambling sites at this time. So I have looked at Halifax's records to see what evidence there is on this issue. And I have listened to the call made from the Halifax branch Mr B visited in March 2016 to the Money Management Team. During this call, before Mr B is put on the line, the branch staff member gives a brief summary of Mr B's circumstances to the phone advisor. And she mentions that Mr B had told her he'd been advised that it would help if his bank could block gambling transactions on his account. So it's clear that this is something that Mr B raised with Halifax at that time.

But this is not evidence that Halifax went on to promise to put this in place. On the call the phone advisor tells the branch staff member that this is not something that he could do. And later, having spoken to Mr B about his circumstances, he arranges for Mr B to get a call back from the Customer Priority Team.

I've not been able to listen to this later call because Halifax cannot locate it. However, on balance, I consider it unlikely that Mr B was told at this time that gambling transactions would be blocked from his account – although he may have asked for it again – because Halifax don't have the facility to do this.

I am very sorry to hear that the money Mr B used during his relapse into gambling included money from his pension pot. And I understand that this is causing him worry. But this means he was using his own money to gamble and it wouldn't be reasonable to expect a bank to monitor what a customer does with their own money.

Furthermore, as Mr B's account was in credit during this time – and he was meeting direct debit payments – I also don't consider it unreasonable that Halifax were not alerted to there being a problem.

None of this is to suggest I don't sympathise with Mr B. He's clearly been through a difficult time. But I think Halifax have acted fairly and reasonably, and I am satisfied that they haven't done anything wrong.

### **my final decision**

For the reasons I have given, I do not 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 20 January 2019.

Sonia Kalsi  
**ombudsman**