

The complaint

Mr R complains that Barclays Bank UK PLC (“Barclays”) continued to contact him after he closed his accounts.

What happened

Mr R closed his Barclays accounts in September 2022. He says that Barclays continued to send him marketing messages by text and email after this. He didn’t want to receive these, so he contacted Barclays in October 2022. Mr R says that Barclays told him it would make the necessary changes and the messages would stop after 4 November 2022. But he continued to receive emails after that date.

Mr R called Barclays again in January and raised a complaint. Barclays apologised that he was still receiving messages. It removed his contact details from its records and added a suppression marker. It said it had asked the credit card side of the business to do the same. Barclays paid Mr R £75 for the distress and inconvenience caused.

But Mr R continued to receive emails, so he contacted Barclays again in March. He wanted all communications to stop immediately and said that customers should be opted out of marketing communications as soon as their accounts are closed.

Barclays identified that the credit card side of the business hadn’t taken all the necessary steps to stop marketing material being sent. It corrected this but said it could take up to eight weeks for all marketing communications to stop. Barclays apologised for the inconvenience this caused. It said it only opts a customer out of receiving marketing material if this is requested by the customer: it doesn’t happen automatically. Barclays said it had provided Mr R’s feedback to the relevant team and that his comments would be addressed internally.

Mr R remained unhappy about the situation and asked this service to look at the complaint. In early May, he was still receiving emails. He wanted them to stop completely and said that Barclays should pay him some compensation for the inconvenience. He said it should update its software so that all emails are automatically stopped when customers close their accounts. He was also concerned as to whether his accounts had been closed properly.

Barclays said it had added all the appropriate markers to Mr R’s accounts and personal record and that he should no longer receive any communication. It said that his account had still been showing as open with a zero balance for a while after he switched to another bank, but it confirmed that the account was closed in January. Barclays offered Mr R a further £50 to recognise the additional distress and inconvenience to him. But Mr R was still receiving emails in September, so he didn’t think £50 was enough.

Barclays confirmed that it had opted Mr R out of all forms of marketing of any Barclays products and deleted his email address and mobile phone number from its system. It reviewed the email which he received in September. It said this was about a reward scheme which, although linked to Barclays, is run by a different company which it’ll call V. It said that the emails about the reward scheme were sent by V, who administers the scheme and Mr R’s reward account. Barclays said it couldn’t do anything to stop these emails as they

weren't controlled by Barclays' systems. It said that Mr R should log into his reward account and update his details there.

Our Investigator thought that Barclays' offer of £50 was fair in the circumstances. But Mr R didn't agree. He has now closed his reward account and opted out of marketing communications from V. But he says that Barclays should have told him earlier that these messages were from V, as this would have saved a lot of time and inconvenience. He says he spent many hours on the phone to Barclays trying to sort this out, as well as sending numerous emails and referring the complaint to this service. He doesn't think £50 is fair in the circumstances and 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.

It's not disputed that the messages about the reward scheme were sent by V. As to the actions that were within Barclays' control, I'm satisfied that Mr R's accounts have been closed on Barclays' system and that Barclays has updated Mr R's marketing preferences. It has recorded that he would prefer not to be contacted by Barclays by any method. So, I don't think Barclays needs to take any further action to stop communications.

But Barclays accepts that it didn't take all the necessary steps at the outset to stop communications being sent to Mr R. He first raised the issue in October 2022 and called several times that month. He said that contact hadn't stopped by January and that's when the complaint was logged. In response, Barclays said it had now removed Mr R's mobile phone number and email address from its records and added a suppression marker. It asked the credit card area of the business to do the same. So, I find that those actions hadn't been taken before January. I think this was a mistake by Barclays in light of Mr R's contact in October.

It's clear that Mr R was unhappy about the ongoing communications and had been inconvenienced by them. Barclays paid him £75 in recognition of this which I think was fair. Mr R accepted this at the time, so I understand he was happy with the level of compensation for issues up to that point.

But Mr R continued to receive messages, so he contacted Barclays again in March and the complaint was re-opened. At that point, Barclays identified that the necessary suppressions hadn't all been put in place on the credit card side of the business. It took further steps to stop the communications. It told Mr R that it could take up to eight weeks for all marketing communications to stop. So, I find that marketing communications in relation to the credit card hadn't been stopped fully before March, despite Mr R's clear request for no further contact and Barclays' comments in January that the messages would be suppressed. I think this was a further mistake by Barclays. I think it should pay some further compensation to Mr R to reflect the impact of this.

Barclays has offered a further £50 but Mr R isn't happy with that. He says the issue could have been resolved much earlier if Barclays had told him that these emails were sent by V. I can understand his point of view. But I don't think it's unreasonable that this didn't come to light until September. That's because it's clear from Barclays' response at the end of March that Barclays itself hadn't taken all necessary steps to stop marketing communications relating to the credit card. So, I think it was a reasonable assumption that this was why Mr R was still receiving messages in May, when this service began to investigate the complaint.

In early September, Mr R provided an email which he had just received about credit card rewards. The action taken in March meant that communications should have stopped by the

end of May at the latest. So, the fact that Mr R had received a message in September indicated that something else needed to be changed. Barclays asked to see the message and, upon reviewing it, identified that it was sent by V. I can appreciate Mr R's frustration, but I don't think Barclays had reason to investigate this before September. Between May and September, Barclays wasn't aware that Mr R was still receiving emails.

Mr R has explained how he has been affected by this situation. He found it stressful and inconvenient to receive ongoing communications after his account was closed. He was told on more than one occasion that Barclays had updated its systems, but the correct actions weren't all taken within Barclays until March. Mr R says he spent well over a hundred hours phoning, sending emails and trying to sort out this problem. I don't doubt that the situation was frustrating and inconvenient for him.

But I haven't seen anything to suggest that the amount of contact from Barclays was excessive or that the content of its messages was distressing or required any action on Mr R's part. So, I don't think the impact of Barclays' mistakes was significant here or warranted such significant time input by Mr R. The messages he was most unhappy about were from V. Barclays wasn't responsible for sending those and I don't find it to be Barclays fault that Mr R received them. So, I'm not going to ask Barclays to do anything about those.

Mr R says that £50 isn't proportionate to the stress and inconvenience he has suffered. I realise he feels strongly about this and I'm sorry to disappoint him. But I think a further £50 (which brings the total compensation for this complaint to £125) is a fair reflection of the impact of Barclays' mistakes. So I'm going to direct Barclays to pay this to Mr R.

Finally, Mr R has said he would like Barclays to change its process so that other customers won't have the same experience as him. Our Investigator explained that this isn't something we can direct Barclays to do, as it's not the role of this service to tell businesses what processes and systems they should have in place. I agree with our Investigator's comments about this.

My final decision

For the reasons above, my final decision is that Barclays Bank UK PLC should pay a further £50 to Mr R.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 13 December 2023.

Katy Kidd
Ombudsman