

## **The complaint**

Mr M complains that Credit Karma UK Limited sent him marketing emails despite being aware of his communication preferences.

## **What happened**

Mr M recently signed up for an account with Credit Karma. During the registration process, Mr M confirmed he didn't want to receive marketing communications from Credit Karma.

In the weeks after Mr M's account was set up Credit Karma sent him various emails. Mr M went on to raise a complaint with Credit Karma as he felt it was issuing marketing emails and asked it to stop.

Credit Karma issued a final response but didn't uphold Mr M's complaint. Credit Karma said that the emails it sent in the weeks after Mr M's account was opened were introductory and service messages, not marketing emails. Credit Karma advised the emails were one time messages designed to introduce its service and ensure customers make the most of it. Credit Karma confirmed there was no option for customers to unsubscribe from its service messages and didn't uphold Mr M's complaint.

An investigator at this service looked at Mr M's complaint. They highlighted guidance provided by the Information Commissioner's Office (ICO) concerning service messages. The investigator noted the emails Mr M had been sent by Credit Karma provided factual information about the services it provides. They added that none of the messages Mr M had been sent provided details of new products or services provided outside of the existing membership.

Mr M asked to appeal and confirmed he remains of the view that Credit Karma's emails were designed to encourage further engagement with its service. Mr M said he didn't agree that the emails could be considered service emails. Mr M added that the volume of emails he'd been sent was excessive and unreasonable. Mr M explained he felt bombarded and found the emails overwhelming. As Mr M asked to appeal, his complaint has been passed to me to make a 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.

I'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

I can see our investigator has already forwarded a link to the ICO's website where the nature of service messages is discussed. The ICO, the body that regulates how business handles information, says that service messages are used to send important information about a service, for information purposes. The ICO specifically says service messages can't contain anything promotional. I want to assure Mr M I've read and considered the guidance provided by the ICO as well as the relevant regulations surrounding how businesses communicate with customers. I've also taken Mr M's comments on board.

I've considered whether Credit Karma's view that it was sending service messages to Mr M is reasonable, and in line with the relevant guidance and regulations. Credit Karma has sent in copies of the emails it sent Mr M after his account was opened. They include an onboarding email that introduces its Help Centre, information about the services Credit Karma offers as part of Mr M's membership, information about its app and how to download it, information about how to access details of his credit score, details of its Market Place where customers can look at lending options and confirmation a credit file is updated every seven days.

I haven't seen anything within Credit Karma's emails to Mr M that provided details of new products or services he wasn't already signed up to. There was no element of promotion or upselling, only information about the service Mr M had already signed up for. I'm sorry to disappoint Mr M but I'm satisfied Credit Karma's view that it sent service messages is reasonable and haven't been persuaded it treated him unfairly.

Credit Karma sent Mr M around seven emails across a two week period. It's confirmed the emails were issued on a "one time" basis and are sent to all customers following their decision to sign up for its services. Whilst I acknowledge Mr M's view that there were too many, I haven't been persuaded it sent an excessive amount. Having reviewed the emails Mr M received, I'm satisfied they were sent to him by Credit Karma to provide information about the service he'd signed up for to ensure he made the most out of its features.

I'm sorry to disappoint Mr M but, for the reasons I've noted above, I haven't been persuaded to uphold his complaint.

### **My final decision**

My decision is that I don't uphold Mr M's complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 4 June 2024.

Marco Manente  
**Ombudsman**