

The complaint

Mrs D isn't happy with Barclays Bank UK PLC. Mrs D was receiving texts and mobile app alerts that she didn't want. Mrs D said she wanted the weekly update in her online app to be sent every Friday.

Mrs D said she'd like compensation for the distress and inconvenience caused.

What happened

Mrs D said she was getting alerts on a virtual daily basis. She said she also got a text which she didn't want. Mrs D spoke to Barclays on numerous occasions and pointed out that this was the first time she had received a text in a couple of years. But Mrs D didn't want texts, she didn't want daily updates. Mrs D wanted to go back to what she'd previously been getting - a weekly update to her online app every Friday.

Many conversations took place, but the matter appeared to get more difficult to resolve. As agreement couldn't be reached Mrs D brought her complaint to this service.

Our investigator didn't uphold the complaint. She felt much of the detail was about complaint handling as complaints seemed to mount up during the numerous and regular telephone conversations that took place between Mrs D and Barclays. Our investigator said complaint handling isn't a regulated activity and so she couldn't make any findings on these issues.

Mrs D didn't accept this and asked for her complaint to be passed to an ombudsman for 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.

Mrs D contacted Barclays as she wasn't happy about the regular alerts and the recent texts she received. She told Barclays she wanted to go back to what she had been getting before.

Mrs D wanted an online app weekly update to come to her every Friday.

Barclays said this was the default setting that its system would follow as soon as Mrs D's balance dipped below a set level. It said Mrs D asked for this to be stopped and to have alerts only through Barclays BMB system.

Barclays said Mrs D made several complaints and in some of her conversations it said she was asking for the reverse, for alerts to be sent by text. Barclays seemed to suggest this confused matters. It said a text had been sent but it had now stopped this as Mrs D had now asked for this to happen.

Regarding BMB Barclays said no mistakes had been made with alerts. It accepted Mrs D said she only wanted an alert every Friday but said it hadn't done anything system wise to

change anything that would cause an issue. It said Mrs D should check her BMB settings to see if she could set the option for weekly notifications. Barclays suggested if Mrs D needed to check her balance she could use the BMB. It concluded by saying notifications aren't guaranteed and it is a customer's responsibility to maintain their account.

Barclays apologised and in one call said it had set up an "IT ticket" to review Mrs D's issue. It told this service it *"Checked Alerts Registration and Maintenance tile and it is correct."* So, this didn't uncover any issues either.

Barclays said Mrs D kept raising the same point, but it didn't really have anything else to add. Barclays said it had provided information so Mrs D could manage and set up the alerts online and through mobile banking as she wished.

Barclays position is that the alerts sent to Mrs D on 4 May, 6 May and 11 May were because her balance had gone below the minimum balance limit. It said this was in line with Mrs D's preferences she had set up. It showed records of Mrs D's statement and the alerts that had gone out.

Regarding the alert sent on 14 May this was a weekly banking alert. Again, it maintained that Mrs D should manage these through the mobile and online app. It provided Mrs D the website details so she could do this.

It said if Mrs D *"accepts notifications through the Barclays app, she'll receive notifications as Push notifications rather than SMS [text]"* It concluded this was all down to how Mrs D managed her account, and she has full access to do it as she wants to.

Barclays also told this service *"issues with the customers network provider/internet may cause alerts to be delayed or not received."*

Barclays produced a history of the alerts it knew had been sent. It explained there had been multiple changes to the customer preferences this year with preferences being switched on and off.

The telephone calls dealing with the situation and the follow on calls continuing the same theme were quite difficult. It's clear that Mrs D was getting upset with the situation. Many calls talked around numerous issues, and I think this didn't help as it created further complaints and confusion. But Barclays did apologise and made attempts to talk Mrs D through the process issues she was dealing with. From the calls It's clear that Mrs D didn't agree or didn't accept what Barclays said.

Mrs D had asked for and didn't get some phone calls returned, but she did call very regularly and sometimes more than once on the same day. Several times Mrs D felt she needed to chase Barclays for updates. But Barclays did say throughout the calls that it would get back to Mrs D when it could and when it had answers.

Based on everything Barclays has said about the preferences being set by Mrs D I don't think it did anything wrong regarding the alerts and texts. Barclays did what it could to stop any texts or alerts Mrs D didn't want going out to her and it apologised. It was clear Mrs D could then set the system in any way she wanted to. I think that's fair and reasonable.

I don't think there have been any financial loss implications for Mrs D. In trying to resolve the situation I think Barclays acted fairly and reasonably.

Mrs D wasn't happy with the way Barclays handled her complaint either. It said it appreciated the feedback and used feedback to shape policies and training. But these

issues are purely about complaint handling as Mrs D added further complaints on top of the original complaint. The regulator the Financial Conduct Authority sets the rules that bind this service and complaint handling isn't a regulated activity. So, I can't make a finding on other issues Mrs D raised outside of her original complaint about the alerts and texts.

My final decision

I don't uphold this complaint.

I make no award against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 22 November 2024.

John Quinlan
Ombudsman