

## **The complaint**

Mr L complains about the service he has received from Barclays Bank UK PLC (“Barclays”) following opening an account with it. In particular he is unhappy with the amount of unsolicited emails he’s been sent and that Barclays failed to tell him it takes up to 8 weeks for preferences set to register.

## **What happened**

Mr L opened an account with Barclays on 18 July 2024 setting his preference to paperless. This meant any legal or regulatory letters Barclays needed to send to him would be sent by email or through its banking app rather than by paper.

Mr L says despite opting out of receiving marketing communications and telling Barclays he didn’t want to receive any marketing emails he was inundated with unsolicited and unnecessary emails.

Mr L raised a complaint about this with Barclays. Barclays didn’t uphold Mr L’s complaint as it didn’t think it had made an error. Barclays explained that it can take 6-8 weeks for changes in marketing preferences to be implemented and so that was why he may’ve received some marketing emails despite opting out of this. Barclays said it would feedback that this wasn’t made clear at the time he opted out. Barclays said the majority of emails it sent were about things relevant to the accounts and services he had with it of which certain communications it was obliged to provide.

Mr L was dissatisfied with this and so brought his complaint to this service.

One of our investigator’s looked into Mr L’s concerns but overall didn’t think Barclays had done anything wrong or had provided poor customer service. They thought all the emails Barclays sent were related to his account or for feedback purposes and didn’t think they were unnecessary or for marketing and research purposes. They agreed that Barclays hadn’t told Mr L about the length of time it would take to update his preferences but as Barclays has fed this back internally, they didn’t think there was anything more it needed to do.

Mr L disagreed. He is unhappy he wasn’t told it would take 6-8 weeks for his preferences to be implemented and he’s continued to receive unwanted emails even after closing his account. Mr L says between 20 July and 19 August he received 19 emails/alerts which only 4 of related to reading documents and so questions what the other 15 were if they were not marketing. Mr L is also unhappy that Barclays haven’t been able to provide the call recordings of the phone calls he made to it about this.

Mr L disagreed and has asked 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.

I hope that Mr L won't take it as a discourtesy that I've condensed his complaint in the way that I have. Ours is an informal dispute resolution service, and I've concentrated on what I consider to be the crux of the complaint. Our rules allow me to do that. And the crux of Mr L's complaint is about the volume of unsolicited emails received from Barclays which he deems unnecessary.

It might be helpful for me to say here that as we are not the regulator, I cannot make Barclays change its systems or processes – such as what it communicates with its customers and how. My role rather is to see whether Barclays have done anything wrong or treated Mr L unfairly.

That said, while I'm not looking at Barclays systems and processes per se, it won't have acted fairly and reasonably towards Mr L if it was inundating him with unnecessary communications – marketing or otherwise – if he'd asked it not to.

And so I've looked at the correspondence Barclays have sent and I don't think Barclays have sent unnecessary emails as they all relate to activity regarding his account with it and confirmation of any changes or choices he's made such as going paperless, registration for online banking or that there are documents waiting to be read.

All of this is very much what I'd expect to see. Indeed, Banks have a duty to keep customers informed of activity relating to their accounts and making them aware of appropriate support available. If they didn't do this then customers wouldn't know if something had gone wrong such as payments not being made or unauthorised account activity or of things that might benefit them.

Mr L says an email sent on 20 July says he'd opted into alerts for which he hadn't. I've seen this email and it's a notification that Mr L has enrolled to receive alerts and asking him to ensure he's provided Barclays with his current mobile number for receiving important alerts in relation to account activity.

I can understand that this caused Mr L some confusion as he doesn't believe he opted in to receiving anything. Indeed, he'd opted to go paperless. But when he set his preference to paperless it meant all the non-marketing communications Barclays had to send him regarding his account had to come through email or its app and so it needed to ensure it had his correct mobile number for this purpose. This isn't evidence of Barclays having Mr L opted in to receive marketing communications but rather that he'd opted to receive communications in the paperless form.

Mr L also complains about Barclays sending him an email following the closure of his account. Barclays have explained as part of its standard processes on account closure it sends an email asking for feedback. I don't think this was unreasonable as this encourages customers to speak up about anything they might not be happy with and helps Barclays provide a better service going forward.

I accept Mr L's frustration as he doesn't want to receive these communications and believes them to be unnecessary but that doesn't mean it automatically follows that Barclays has treated Mr L unfairly. Barclays are within its right to decide how and when it communicates with its customers and if Mr L is unhappy with the service received regarding this, he is free to move his banking elsewhere – which he has now done.

Mr L is also unhappy Barclays haven't been able to provide a recording of all the calls he says he's made, in particular, the calls in which Mr L says he was provided with poor service. It's not clear why Barclays can't locate these calls, but Barclays have explained that calls are only recorded following caller verification so it's possible these were calls where verification

didn't take place. I think this is understandable as without verification taking place it wouldn't be possible to link the call to the customers record as their identity hadn't been verified.

I accept that Barclays haven't done everything right and Mr L wasn't informed that it would take 6-8 weeks for his marketing preferences to be updated. But Barclays have taken this on board and fed this back internally so it can implement changes in the future which I think is enough in the circumstances. Sometimes things don't go smoothly and mistakes happen and not every mistake warrants compensation.

And so it follows I don't think Barclays has treated Mr L unfairly and so I'm not going to ask it do any more.

### **My final decision**

For the reasons I've explained I've decided not to uphold Mr L's complaint against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 9 April 2025.

Caroline Davies  
**Ombudsman**