

The complaint

Mr P complains Clydesdale Bank Plc trading as Virgin Money keeps on sending him marketing emails even though he's opted out of marketing and complained multiple times.

What happened

Mr P opened an account with Virgin Money and when he did so he opted out of marketing.

Mr P says that despite opting out of marketing he received multiple marketing emails from Virgin Money. He says he complained about this several times before Virgin Money looked into the matter.

Having looked into Mr P's complaint, Virgin Money said that it had recorded his marketing preferences correctly on its systems and hadn't sent him any marketing emails. Virgin Money said that the only emails he'd been sent were service-related emails. Mr P was unhappy with Virgin Money's response, so he complained to our service.

One of our investigators looked into Mr P's complaint and said that they didn't think the emails he'd received were marketing emails, but they did think Virgin Money should let him know what steps he could take to reduce the number of emails he received. Neither party was happy, so Mr P's complaint was passed to me 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.

Mr P has sent us copies of six emails he says he received from Virgin Money since opening his account. I can see why he's found these emails annoying. I can, however, also see that Virgin Money has correctly recorded Mr P's marketing preferences – as someone who doesn't want to receive marketing. The question I have to ask myself is has Virgin Money respected his preferences and / or is there more it can or should do.

On balance I'd say that the emails that Virgin Money has sent Mr P are all about the account he's opened and how to make the most of the features Virgin Money offers. In other words, the emails are about the product he's taken out. Or they're emails helping Mr P, for example, on how to spots scams. I can, therefore, understand why Virgin Money says it has respected Mr P's preferences as far as marketing goes.

Putting things right

Based on what I've seen, I don't agree that Mr P is receiving marketing emails. I do, however, think our investigator's suggestion that Virgin Money explains to Mr P what additional steps he can take to reduce the number of emails he receives, should he wish to do so, is a sensible one. I say that because it's clear that Mr P is unhappy with the number of emails he's receiving from Virgin Money. So, I'd encourage Virgin Money to explain to Mr P what it has explained to our service about moving to postal correspondence and blocking

regulatory updates by email in case he wants to take those steps.

My final decision

My final decision is that I'm upholding this complaint in part.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 20 February 2026.

Nicolas Atkinson
Ombudsman