

The complaint

Mr C complains that Starling Bank Limited called him outside of his preferred times and is also unhappy that Starling's staff appear to have viewed his social media profile. He seeks compensation for the upset and inconvenience caused.

What happened

Mr C raised a dispute to Starling regarding a supermarket transaction and Starling partially refunded his payment. A call was then arranged and Mr C said he is available for calls before 8.45am or after 5.30pm. However, Starling tried to contact him at 9.51am.

Mr C complained to Starling, and it apologised for the inconvenience caused. Starling called Mr C and acknowledged that there had been a few occasions when it had contacted him outside of his preferred hours. Starling said it had sent feedback to the relevant staff.

Mr C remained dissatisfied, and Starling investigated further, including Mr C's concern that Starling staff had viewed his social media profile. Starling said Mr C made a public post in which he said, "*have been using Starling but it seems to be going from bad to worse*". Starling said as this is a publicly available social media post relating to the bank and its service, colleagues would have viewed it as part of its usual social media checks.

Starling said whilst it makes every effort to contact customers at their preferred times, it can't guarantee this will always be possible. Starling said it had responded to Mr C's complaint within the time allowed but would not meet his request that it pay funds into his account prior to speaking to him. Starling paid Mr C £100 compensation for the inconvenience caused. Starling said Mr C had previously mentioned health matters and it hoped he had enough support and listed some organisations he can reach out to for further support.

Mr C wasn't happy with this response and referred his complaint to our service. He said the signposting for support is offensive and Starling must guarantee never to phone him outside of his stated times and must always email him first. Mr C wants Starling to pay an additional £250 compensation for the time it's taken to complain, stress, inconvenience and his travel time to type up his complaint as it's a 100-mile journey for him to do so.

Our investigator recommended the complaint be upheld and that Starling pay Mr C £250 compensation (including its offer of £100) for his ongoing stress, inconvenience and time spent having to repeat this issue on every call. She said we received a previous complaint from Mr C that Starling called him at the wrong times, and the issue has been ongoing. She said Mr C had made social media posts about Starling, and the bank's social media staff looked into his comments. She said this is a valid reason for his profile to be viewed. Starling disagreed with the investigator and requested an ombudsman review the complaint. Starling said the £100 compensation paid to Mr C was fair. Starling said it operates a 24/7 bank, and tries to adhere to customer calling hours, but this is a '*best endeavour*' approach, and it cannot say with certainty that it would never call customers at other times.

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 can see that Mr C is offended and dissatisfied with the overall service and experience he has received from Starling. And is unhappy with the time taken to provide him with a final response to his complaint and the time he has had to spend in bringing his complaint.

I am considering the present complaint as described above, and so subsequent issues raised by Mr C about Starling will need to be the subject of separate complaints. I note that Mr C has now moved his account to another provider.

Mr C said Starling should 100% guarantee to only call during his stated preference times. Starling said it can't guarantee this. Starling apologised for contacting Mr C outside of his preferred hours and explained why his social media comments about the bank had been viewed by its staff.

It is important to note that we do not award compensation to consumers for the time they have taken in bringing a complaint, as this is an essential and integral part of the complaint process. It is also worth noting that complaint handling by a business is not a regulated activity and so we would not consider this part of a complaint. In any event, Starling has responded to Mr C's complaint within the timescale set by the Financial Conduct Authority.

Mr C he can ask and find help himself if he needs it without Starling's signposting. I'm sure that's correct, and Starling put it this way to him saying he can reach out for support if he wishes. I don't see how Starling's suggestions of available help can be interpreted as offensive. Offering additional help is what we would expect to see and signposting for this reason is a welcome addition to letters from many banks.

I can see how important it is for Mr C for callers to adhere to his stated preferences so as not to intrude on his working time, and he said Starling should always email him first. I understand the importance of this to Mr C though I note he asked our investigator, '*Can you call me please I can speak now if you can ...*', at 14:32:37 on 26 September 2025.

Starling has told Mr C there's sufficient notes on his account to reflect the information he's provided, including about call times. This makes Starling look careless in its non-adherence to Mr C's wishes in the calls it has made to him. However, I can see that Starling's calls in response to Mr C's complaint have generally been careful and considerate of his needs.

Mr C's frustration about being called at the wrong times has been expressed in previous complaints. Mr C has spent a lot of time contacting Starling to inform them of the errors that have occurred, and I think Starling should have been able to follow his requests in its communications with him. Starling's position on this seems to have hardened from its acknowledgement to Mr C of several calls made outside of his preference, to telling our investigator it works on a best endeavour approach. Starling has caused Mr C inconvenience and stress and I'm pleased the bank has apologised to him for this.

Mr C made a public post on social media stating that (he), '*have been using Starling but it seems to be going from bad to worse*'. He said as result of this he has '*7 people stalking me from Starling Bank*.' I think this exaggerates the bank's response to adverse postings and I agree with the investigator that Starling had valid reasons to view Mr C's remarks.

In conclusion, Starling had instructions on Mr C's account as to his call preferences and confirmed this to him on multiple occasions. This is not Mr C's first complaint to our service

about Starling's call times and due to the arrangement not being followed, the length of time this had been going on and the distress it has caused him, I think £250 compensation is about right for the impact of the stress and inconvenience on Mr C.

My final decision

For the reasons I have given it is my final decision that the complaint is upheld. I require Starling Bank Limited to pay Mr C £250 compensation for the stress and inconvenience he has been caused. This is inclusive of the £100 Starling has already paid him.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 3 February 2026.

Andrew Fraser
Ombudsman