

The complaint

Miss B complained that ICICI Bank UK Plc did not reply to her emails after telling her it would close her account if she did not reactivate it.

What happened

Miss B received an email from ICICI on 18 June to say if she didn't take action on her account, it would be closed as it had been inactive for 24 months. The email specified if Miss B wanted to reactivate her account, she should call their Customer Care Team to update her contact details and provided the contact number to do so.

The email said if no contact was made within 60 days, the account would close as her balance was £1 or under.

The email also said "This is a system generated e-mail. Please do not reply".

Miss B replied on 18 June asking ICICI to ask if her account balance was below £1 but received no response. Miss B subsequently contacted ICICI on 19 June, 23 June, 24 June, 25 June, 26 June, 27 June and 7 July chasing her request but did not receive a reply so brought her complaint to this service.

ICICI said it only became aware of Miss B's concerns when she raised a complaint with this service on 18 July.

ICICI said on 22 July, the complaints team attempted to contact Miss B via telephone to discuss her complaint, but the call was answered by a third party. As it couldn't discuss details with anyone other than Miss B, it then sent an email the same day asking her to call to discuss her complaint. As no response was received it then sent a letter to the registered address on 7 August asking Miss B to contact them. ICICI said it did not receive any contact from Miss B during this time so sent a final response on 19 August.

The investigator said on the balance of probability it was likely ICICI didn't receive Miss B's emails because they had been sent to an inbox that wasn't manned by the business. The investigator said ICICI made it clear on its instructions that Miss B shouldn't reply to the email therefore it was reasonable for it to have not replied to this inbox.

However, the investigator said ICICI provided screenshots of their systems searching for said emails which did show some had been received to the Customer Relations inbox after the final response letter was sent. Due to the lack of response, the investigator said ICICI should pay £50 to acknowledge the inconvenience caused.

Miss B didn't agree with the investigators view. She said that she sent emails to two different email addresses, to which one email was responded too but the others had been ignored. She says this proves ICICI ignored her emails so asked an Ombudsman to decide things.

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 have first considered if it was reasonable that ICICI didn't respond when Miss B replied to the auto generated email sent on 18 June.

Miss B does not dispute that she overlooked the instruction that said to not reply but says it was easily missed given the layout. From my review of the email, I am satisfied the instruction to not reply is visible as it's separated out from the body of the email and in clear text.

In addition to this, the instructions within the email clearly explain the actions Miss B needed to take which was to call the Customer Care Team to update her most recent contact information. The email included two telephone numbers, one for UK based customers and one for overseas. I think the email sets out that Miss B was required to call ICICI.

Whilst I understand Miss B wanted some further information regarding the balance of the account before taking any further action, I'm satisfied ICICI has done enough to set the expectations of what type of contact was required to discuss her account. I don't think ICICI has made an error with its email.

Miss B said she did not receive a bounce back email, and because the email wasn't a no-reply address, she assumed ICICI was receiving the emails. Whilst some businesses choose to use no-reply email addresses, this isn't a legal requirement or expectation. As I'm satisfied ICICI made it clear to not respond to that email address, I don't think its acted unfairly by not using a no-reply email address.

Miss B sent multiple emails to ICICI all of which had no response. I think it would have been reasonable for Miss B to have tried a different contact method when she didn't receive a response, especially given the instructions specified that telephony contact was required.

ICICI say it couldn't have confirmed the account balance via email regardless which email address Miss B used, so I think it's likely she was always going to have to contact the bank via telephone to assist with her query.

Next, I have considered the emails Miss B sent to the Customer Relations inbox on 25 June, 26 June and 7 July to which she said she didn't receive a response. ICICI have provided evidence of this inbox which shows that for the period of 1 June to 10 October, the only emails received were dated 21 August, 7 September and 8 September.

ICICI explained it didn't respond to these because it was preparing its case for the Ombudsman. ICICI had sent three pieces of correspondence asking Miss B to contact them so I think it would have been reasonable to acknowledge Miss B's contact, or to advise her it wouldn't be looking into this further as the case is with this service.

Miss B's complaint is based on lack of response from ICICI, so I think it made an error by not responding to the emails it did receive.

I can't say for certain if ICICI did or didn't receive emails to the Customer Relations inbox prior to 21 August, as the evidence provided by both parties contradicts each other. Miss B provided evidence of an email she sent on 25 June, but ICICI has provided evidence of the

inbox which demonstrates no emails were received for this date.

Despite this, I do have evidence that ICICI didn't respond to some emails, so I have considered the lack of response from the Customer Relations inbox in its entirety. Whilst I don't think ICICI made an error not replying to the email from the autogenerated inbox, it should have responded to contact received to the Customer Relations inbox. I think £50 compensation is a fair amount to acknowledge the inconvenience caused here.

Finally, Miss B's initial query was to understand the balance of the account. I contacted ICICI and it advised the balance was zero before it closed. I hope this brings resolution to Miss B's query and complaint.

My final decision

For the reasons outlined above, I uphold this complaint.

ICICI Bank UK Plc should:

- Pay Miss B £50 for the inconvenience caused

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 8 May 2026.

Jessica Lees
Ombudsman