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# UK Data Czar Fines Bank And An Agency For 'Spam' Emails

Posted by [Derek A. Lackey, Editor](#) / October 11, 2017

Two UK firms were fined thousands of pounds by the Information Commissioners Office (ICO) for allegedly spamming consumers.

Vanquis Bank Limited, a Bradford-based bank, was fined 75,000, and given a legal notice ordering it to comply with the law. The bank sent 870,849 spam text messages and 620,000 spam emails to promote its credit cards without the consent of the customers, the ICO charges.



In a separate case, the London-based ad and web development agency Xerpla was fined 50,000. The firm sent nearly 1.26 million spam emails on behalf of other firms, for products such as dog food, wine, competitions and boilers, according to the ICO.

The fines seem modest compared to the liabilities specified for violations of the General Data Protection Regulation (GDPR), which takes effect next May and will apply in the UK despite the UK's decision to leave the EU. But there are other consequences.

Shares in Vanquis Bank's parent, Provident Financial, fell by 8% following the announcement, according to City A.M.

Provident Personal Credit Limited, a related firm, was fined for spam texts earlier

this year, the ICO continues.

Both of the new spam cases were generated by reports from consumers. People were so exasperated by these messages that they complained to us, states Steve Eckersley, head of enforcement for the ICO. That sparked two ICO investigations and enabled us to take action and hold the firms behind this nuisance to account.

For these campaigns, Vanquis Bank obtained marketing lists from other organizations, and relied on indirect consent, instead of verifying permission itself, the ICO contends.

The bank used non-specific wording such as trusted parties, and carefully selected third parties, the ICO continues.

Vanquis Bank is no longer working with the third parties, according to Provident Financial.

Xerpla sent spam emails to people who had subscribed to two websites run by the firm -- [www.yousave.co.uk](http://www.yousave.co.uk) and [www.headsyowin.co.uk](http://www.headsyowin.co.uk). The firm used a generic statement in its privacy policy to say that data would be shared with other firms.

In general, European privacy regulations are tougher than those in the U.S. However, American companies may draw...

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