

The complaint

Mr G is unhappy about the service he received from The Co-operative Bank Plc (Co-op), in particular that a message was left on his answering machine for his late wife regarding payments he'd made in branch.

What happened

Mr G held a joint bank account with his wife. Mr G's wife passed away. Following this he visited the branch for a bereavement meeting, during which he made several payments. When Mr G returned home there was a message on his answering machine asking his late wife to contact Co-op regarding payments flagged on their system.

Co-op accepted they'd made an error contacting Mr G's late wife and paid £25 for the distress caused. Our investigator upheld the complaint and said Co-op should pay an additional £225, bringing the total compensation to £250. Co-op accepted the investigator's findings. Mr G disagreed so the case has been passed to me to decide.

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 am sorry to hear that Mrs G passed away. I recognise when this matter occurred Mr G was already going through a difficult time, and I have been mindful of this when considering what happened and the impact this had on Mr G.

Mr G visited a Co-op branch for a bereavement meeting following the death of his wife. Mr G requested several payments which were flagged with Co-op's fraud prevention system. As a result of this Co-op left a message asking the late Mrs G to contact them regarding some of the payments. This should not have happened.

It was undoubtedly distressing for Mr G to receive a message asking for his late wife to contact Co-op, particularly given that she'd passed away recently, and that Mr G had already notified Co-op of her death. I also note that one of the payments in question was in relation to the funeral of the late Mrs G so it's likely it would've been an extremely important payment to Mr G. Fortunately this payment was made successfully the following day.

I'm aware Mr G has some general concerns about Co-op's processes, such as why a message about a joint account was sent to only one account holder, and one it knew had passed away at that. And why the message was worded in a way which made him feel like he was under suspicion. Mr G wants Co-op to change its processes. While I accept his strength of feeling and respect his desire to prevent others experiencing similar issues, it's not within my remit to investigate – or require changes to - Co-op's processes.

I can consider the specific circumstances of individual complaints. Here, I'm satisfied Co-op let Mr G down and caused him material distress and inconvenience at an already difficult time. Compensation is therefore appropriate. I find, taking everything into account, that £250 compensation fairly and reasonably reflects the impact this matter had on Mr G.

My final decision

My final decision is that The Co-operative Bank Plc should pay Mr G a further £225 taking the total to £250.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 9 February 2023.

Marie Camenzuli
Ombudsman