

The complaint

Mr N is unhappy with the service he received from The Co-operative Bank Plc (Co-op).

What happened

The circumstances that led to this complaint are well known to both parties, so I won't repeat them in detail here. But, in summary:

- In September 2022 Mr N started the process of switching the current account provision from another bank to Co-op. As part of this, Co-op asked him to provide the details of the debit card he held with the other bank. Mr N didn't have the debit card when he started the process, but called Co-op to provide this. He's unhappy with the length of time it took to get through to a call-handler and the length of time that call-handler took trying to complete the necessary security checks. He also thinks Co-op misunderstood his complaint – he says the bank focussed on explaining why security checks had to be completed, rather than the delays he experienced while the call-handler attempted to complete those checks. He raised a complaint and asked the bank to pay him £20 compensation to recognise the time he'd wasted.
- Co-op didn't agree to Mr N's request so he referred the matter to our service. He set out what he wanted the bank to do to put things right and this included paying him £40 compensation and covering the costs he'd incurred pursuing his complaint. Co-op then decided to uphold the majority of Mr N's complaint and, via this service, offered him £50 compensation to recognise the inconvenience he was caused during the phone call.
- Our investigator thought the bank's offer was fair, in the circumstances. But Mr N didn't accept as he didn't feel his concerns had been properly addressed. So the complaint has come to me.

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've listened to the call that resulted in Mr N raising his complaint with the bank and I can well understand his dissatisfaction. I accept – as does Mr N – that the call-handler needed to complete certain security checks before she could help with Mr N's enquiry. But the call-handler went silent on many occasions, often without explanation and for unacceptably long periods of time. Mr N had to repeatedly prompt the call-handler to explain what she was doing and her explanations were, on the whole, brief and unhelpful. She said little more than that her system was running slow and that she had to check Mr N's application.

The call lasted for almost 44 minutes and Mr N didn't manage to accomplish what he wanted to during that call. That's because the call-handler said Mr N would need to complete the entire switching process again in order to add his debit card details and, it seems, he didn't have time to do so that day given he'd already been on the call for 44 minutes. Mr N chose to end the call, saying he would either call back the following day or would cancel his

existing debit card. It's not clear to me if the call-handler was correct in what she said or whether Mr N called back the next day. But I'm pleased to see the bank's note indicate that the account switch was completed on 4 October, which was the date Mr N told the call-handler that he was expecting this to happen. So it seems that the problems Mr N experienced during that phone call didn't actually delay the account switch.

Mr N was transferred to the call-handler by another employee, who worked in the mortgage team. Mr N suggests – contrary to the investigator's suggestion – that he might have ended up with the wrong department due to a technical issue, rather than because of an error on his part in selecting the correct option. I would expect the bank to ensure the options a customer selects during a call gets them through to the correct department. But it's not possible for me to know how Mr N got through to the wrong team on this occasion, so I can't fairly say the bank made a mistake or needs to do something more to put this right. I also note Mr N says the delay due to this misdirection amounted to only a few minutes and so that doesn't form the crux of his complaint.

Mr N says the bank misunderstood the cause of his complaint when they called him to discuss the matter. I have no reason to doubt this and I can see why he may have been frustrated to receive a letter, following that call, which indicated the matter had been resolved. But I note the content of that letter complies with the requirements set out in section 1.5 of the Dispute Resolution (DISP) section of the FCA's handbook and correctly gives Mr N referral rights to this service.

It's unfortunate that Mr N had such a bad experience during his very first call with the bank and I can appreciate that he would like some reassurance that this type of problem won't occur again. With this in mind, I'm pleased to note that Co-op tells us it has listened to the call and provided feedback to the call-handler. It is also obliged, under DISP 1.3.3R to:

“Put in place appropriate management controls and take reasonable steps to ensure that in handling complaints it identifies and remedies any recurring or systemic problems, for example by:

- 1. analysing the causes of individual complaints so as to identify root causes common to types of complaint*
- 2. considering whether such root causes may also affect other processes or products, including those not directly complained of; and*
- 3. correcting, where reasonable to do so, such root causes.”*

With all of the above in mind, I'm satisfied that the £50 compensation already offered is fair and reasonable in all the circumstances of the complaint.

My final decision

My final decision is that The Co-operative Bank Plc should pay £50 compensation to Mr N, if it has not already done so.

The Co-operative Bank Plc *must make this payment within 28 days of the date on which we tell it that Mr N accepts my final decision.*

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 19 October 2023.

Ruth Hersey
Ombudsman