

The complaint

Mr C complains about the apology and explanation offered to him by The Co-operative Bank Plc ("Co-op") after he complained about a number of customer service failings.

What happened

Mr C was planning a trip abroad and so he called his bank, Co-op, to let them know. Co-op told Mr C that they would make a note of his travel plans on their system. However, when Mr C tried to use his card in a hotel whilst he was away, a transaction was declined.

Mr C then contacted Co-op to find out what had happened and to make a complaint. There was some back and forth between Mr C and Co-op over the following days, and Mr C was promised call backs which did not happen. Unhappy with Co-op's approach to his complaint, Mr C brought his complaint to this service.

One of our investigators looked into things and wrote to Co-op to ask if it would be willing to pay Mr C £60 to resolve his complaint and move forward. Co-op responded to say that it didn't think it had done anything wrong in blocking the transaction Mr C had attempted to make whilst abroad, the transaction had been flagged as a security risk - not because Co-op had not made a note of Mr C's travel plans. That being said, Co-op recognised that Mr C had spent a long time on the telephone with them and he had been promised call backs which he did not receive. So, it agreed to pay Mr C £60 by way of an apology.

Mr C didn't think the compensation was high enough and he said he'd like a written apology and a better explanation as to what went wrong. He also wanted to know why Co-op's call waiting times were so long.

Our investigator spoke to Co-op again and it then sent Mr C a letter of apology and confirmed the £60 in compensation had been paid into Mr C's account. However, Mr C maintained that he wanted a more detailed explanation as to Co-op's customer service failings.

As an agreement has not been reached, the complaint has been passed to me for a final decision.

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'm very aware that I've summarised this complaint briefly, in less detail than has been provided, and in my own words. No discourtesy is intended by this. Instead, I've focussed on what I think is the heart of the matter here.

If there's something I've not mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

Having considered the submissions from both Mr C and Co-op, I agree with the outcome the investigator reached for the same reasons. I'll explain why in more detail below.

It is not in dispute here that Co-op's customer service levels fell below what was expected of it – Co-op have admitted this and offered compensation. So, I don't need to make a finding on what happened here and who caused it. But I do need to make a finding on whether the compensation offered is fair in all the circumstances of the complaint.

Co-op have said that they did make a note of Mr C's travel plans when he initially called and I've seen screenshots of Co-op's internal system that show me this is correct. I've also seen evidence that shows me that one card transaction was declined during the period that Mr C was abroad and this was because the transaction was identified as a security risk, not because Co-op hadn't updated its system. Co-op has an obligation to protect its customers' accounts from fraud if it identifies a security risk, and so I don't think it did anything wrong in blocking the transaction in question when a risk was identified. It took this action to protect Mr C's account.

Having said the above, I do understand that having made his initial complaint, Mr C was promised call backs that were not received. I can also understand how frustrating this must have been for Mr C – especially given that this meant he had to call Co-op back himself and the waiting times he experienced were so long. But Co-op has already offered Mr C £60 as an apology for the inconvenience caused to him and for not calling him back when they said they would. And I can see that Co-op has also put this apology in writing as Mr C requested also.

So, whilst I understand that Mr C would like a detailed explanation as to exactly what went wrong here, I'm not persuaded that this is now warranted. For whatever reason, it's clear that call backs weren't arranged as they should've been. Co-op have said this was a mistake and it shouldn't have happened. And it has put forward an offer of compensation and apology to put things right. It's also not unusual to experience a certain level of frustration and minor annoyance when dealing with financial businesses and call wait times can be long if demand for a particular service is high. So, whilst I understand that this would have undoubtedly been frustrating for Mr C, I don't think Co-op needs to do anything further here. I'm satisfied that it's written apology and it's offer of £60 compensation is fair and reasonable when considering the trouble and upset caused to Mr C.

My final decision

The Co-operative Bank Plc has already made an offer to pay Mr C £60 to settle this complaint and I understand this has now been paid into his account.

As the compensation under discussion here has already been paid, I don't think The Co-operative Bank Plc needs to do anything else to settle this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 27 October 2023.

Emly Hanley Hayes

Ombudsman