

## **The complaint**

Mr L has complained about the way The Co-operative Bank Plc (“Co-op”) dealt with a claim for money back he’d raised.

## **What happened**

The circumstances of the complaint are well known to the parties so I’m not going to go over everything again in detail. But, to summarise, Mr L says in 2022 he had an issue with online merchants. He contacted Co-op to raise several chargebacks for transactions made on his debit card because he says the merchants were in breach of contract. He says he requested the chargebacks in October 2022. He also says he asked if Co-op could raise chargebacks older than 120 days because some transactions he wanted to raise were older than the ones included as part of the original claim. He said he asked Co-op several times in November and December 2022, but it wasn’t until January 2023 that Co-op responded to say chargebacks could only be raised within 120 days. Mr L complained about how Co-op had handled things.

Co-op responded to Mr L in January 2023 and apologised for the service and delays and credited him £250 compensation. Mr L raised further chargebacks and was unhappy because he says the information Co-op gave him about timescales for raising chargebacks was incorrect.

Co-op sent another response to his complaint in May 2023 saying the further chargebacks were successful, but it agreed its explanation of the chargeback timescales could’ve been clearer and it acknowledged it may have been able to help sooner. It offered a further £100 compensation.

Mr L wasn’t happy with the outcome and referred his complaint to our service. One of our investigators asked Mr L what he sought as resolution and he explained the matter had impacted his health and he requested a significant increase in the compensation. Our investigator considered things and agreed Co-op’s service should have been better. She thought the matter had caused some distress and inconvenience to Mr L, but she thought the compensation that’d been awarded was fair.

Mr L didn’t agree. He reiterated the compensation wasn’t sufficient and didn’t recognise the impact on him. He said it took Co-op over two months to answer his question about chargeback timescales.

As things weren’t resolved, the complaint 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 want to acknowledge I’ve summarised the events of the complaint. I don’t intend any discourtesy by this – it just reflects the informal nature of our service. I’m required to decide

matters quickly and with minimum formality. But I want to assure Mr L and Co-op that I've reviewed everything on file. And if I don't comment on something, it's not because I haven't considered it. It's because I've concentrated on what I think are the key issues. Our powers allow me to do this.

Mr L is unhappy with how Co-op handled his claim for money back. I understand the chargebacks were eventually successful, but Mr L has complained about the way the claims were handled, and the service provided by Co-op. I'm sorry to hear the matter has impacted Mr L's health.

It's not in dispute things could've been handled better. Co-op set out it should have acknowledged Mr L's claim sooner. And that it didn't give full details about how the timescales for chargeback worked. Mr L had to request information several times and carry out his own research. Co-op didn't call him back when promised, and it said it should've answered his questions sooner. Mr L explained that the way Co-op handled things meant he was delayed in raising all his chargeback claims.

Co-op has compensated Mr L a total of £350 compensation. I think this is broadly a fair way for it to have put things right, and fairly recognises the distress and inconvenience caused. I don't think Co-op can be held responsible for all the delays in Mr L receiving refunds from the claims. The chargeback process isn't instantaneous. There's always going to be waiting periods while other parties are asked for responses. But I accept that the main cause of the frustration was likely the information Co-op was giving Mr L, and the overall service failings I've referred to above. I think the delays compounded things because Mr L wanted to receive refunds from the claims. And the sums involved weren't insignificant. But those delays weren't all as a result of something Co-op did wrong, so I think that needs to be taken into account.

There's information on our website about awards for distress and inconvenience that our investigator highlighted to Mr L. And the amount that's been awarded by Co-op is in line with what is recommended where the impact of a mistake has caused considerable distress, upset and worry. It's recognised Mr L has been put to a lot of extra effort to sort things out. And I think it's also recognised that it took a few months for Mr L to resolve things, and that he may have had the further chargebacks resolved sooner had it not been for the incomplete responses Co-op was giving him.

While I can't imagine how the situation made Mr L feel, no amount of money is going to change what's happened. But, in the round, I'm satisfied the overall award Mr L has received adequately recognises the impact Co-op's handling has had on him. I'm not going to direct it to do more.

### **My final decision**

The Co-operative Bank Plc has paid Mr L £350 and I think this is fair in all the circumstances. This sum has already been credited to his account, so I don't need to make any further directions.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 7 March 2024.

Simon Wingfield  
**Ombudsman**