

The complaint

Mr H complains that The Co-operative Bank p.l.c. (Co-op) refused to provide him with a new debit card and PIN. He hasn't said what redress he is seeking.

What happened

The details of this complaint are well known to both parties so I won't repeat them again here. Instead, I will focus on giving the reasons for my 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.

Having done so I have reached the following conclusions:-

- I am aware that Mr H has had several complaints about Co-op so I need to make it clear that in this decision I can only consider this specific complaint as detailed above.
- From the information provided I can see that Mr H spoke to an adviser in branch in July 2023 to say his card had been retained in an ATM some time ago. I have seen no evidence to show that Mr H raised the fact his card had been retained prior to this. I have also no evidence to show that Mr H requested, and was refused, a new card and PIN so I don't believe this to be the case.
- As I understand it the card and PIN were issued the same day Mr H raised the issue in July 2023. So there was no refusal to do this at the time it was raised.
- Co-op did however pay Mr H £25 compensation as it felt there was some confusion in branch about the process for issuing a new card. This was however resolved at the time so there was no delay in resolving the matter for Mr H.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 11 March 2024.

Bridget Makins
Ombudsman