

The complaint

Mr M complains that The Co-operative Bank Plc failed to provide him with statements of activity on his account which are capable of being printed. Mr M also wants to be able to see on his statement the amount of the direct debit and the date it will be taken, and details of how manual payments can be made.

What happened

Mr M opened a Smile credit card account with The Co-operative Bank. He set up a direct debit mandate to make payments to the account, but the bank failed to set this up correctly and as a result, Mr M's payment wasn't taken, and he was charged a late payment fee.

Mr M was told that he would be able to view his online statements after he'd registered for online banking, but this information was incorrect, and he wasn't able to view his online statements until the following month.

Mr M complained to the bank because of the issues accessing his account online, setting up a direct debit and viewing his statements.

In response to Mr M's complaint, the bank set up online banking access and set up a direct debit so that credit card payments were taken from Mr M's nominated account. The bank also refunded a late payment fee which had been incurred due to a bank error in not actioning a direct debit mandate, and paid compensation of £175.

Mr M remained unhappy and complained to this service. He wants to be able to see on his statement the amount of the direct debit and the date it will be taken, and details of how manual payments can be made. He also wants to be able to print the statement.

Following the referral of Mr M's complaint to this service, The Co-operative Bank acknowledged that Mr M hadn't been provided with some of the information about digital statements and that its agents may have given Mr M the impression that he had opted for the paperless statement facility. It offered a further £75 compensation to settle the complaint.

Our investigator said that the offer was fair.

Mr M agreed that the offer was fair but said he wanted the bank to provide him with a credit card statement showing what direct debit payment would be taken and when, and how manual payments could be made.

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.

Mr M has agreed that the compensation offered by The Co-operative Bank is fair but says that any offer must include a commitment to provide customers with a proper statement of their credit card account showing what payment will be taken and when by direct debit and how manual payments can be made.

Because Mr M has agreed that the compensation offered is fair, I've limited my decision to Mr M's request for certain information to be shown on the credit card statement.

This service asked the bank to comment on the information that Mr M would like to see included on his statement. The bank said that the statement which Mr M is able to view online does include details of when the minimum payment is due. The bank provided this service with a screenshot of a sample statement which shows the payment due date.

The bank acknowledged that details of how to make a manual payment aren't shown on the statement, but says these details are shown on the Smile website.

I've looked at the sample statement and I agree with Mr M that it doesn't say when a direct debit will be collected or how much this will be. I appreciate that Mr M wants to be able to view this information. This service asked the bank whether there were any plans to change the information which customers see on their monthly credit card statement. The bank said that there aren't any plans to change the information at this time.

I've taken on board the points that Mr M has made. However, this service isn't able to require a bank to make changes to the information which it displays on its statements or on its website because this is outside of our remit. What this service can do is to consider whether The Co-operative Bank has treated Mr M fairly and reasonably, taking the circumstances of his complaint into account. I've thought about this and on balance, I'm satisfied that Mr M has been treated fairly. Mr M is able to contact the bank to obtain the information he requires about his direct debit payments, and details of how to make manual payments are on the Smile website.

Taking everything into account, I think the offer of further compensation of £75 is fair. I won't be asking the business to do anything beyond this.

Putting things right

To put things right The Co-operative Bank Plc must pay further compensation of £75 to Mr M

My final decision

I uphold the complaint. The Co-operative Bank Plc must pay further compensation of £75 to Mr M.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 15 April 2024.

Emma Davy
Ombudsman