

## **The complaint**

Mr G complains that he is out of pocket as a result of his card being blocked by The Co-operative Bank Plc.

## **What happened**

Mr G holds an account with The Co-operative Bank. When he was out shopping one day his card was declined several times although he'd used it successfully earlier in the day. The next day, he tried using the card to pay for a bus ticket and the payment was successful. So, Mr G says he thought the card was working again. But, when he got into town and tried to do some shopping, the card was declined again. He says he had to get a taxi home as a result and borrow money from a neighbour to pay for it.

This happened over a bank holiday weekend. Mr G called The Co-operative Bank after the bank holiday and was told that his card had been blocked as part of its security checks. It wanted to check some transactions with Mr G. The Co-operative Bank explained that it normally sends customers a text message to check this. But it didn't have a mobile phone number for Mr G so it hadn't been able to do this. Mr G confirmed that he hadn't registered a mobile phone number with The Co-operative bank. The agent checked the transaction details with Mr G during the call and lifted the block.

But Mr G asked why The Co-operative Bank had let him pay for the bus ticket if the card was blocked. He said he'd gone into town but then been stuck with a card that wasn't working. He said he was out of pocket through having to pay for the taxi home and thought The Co-operative Bank should cover the cost of this. He raised a complaint. The Co-operative Bank didn't think it had done anything wrong. But Mr G didn't agree and asked this service to look at the complaint.

Our Investigator didn't think The Co-operative Bank needed to do anything. But Mr G didn't agree, so the complaint has been passed to me to review.

## **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.

Under the terms and conditions of Mr G's account, The Co-operative Bank can block or suspend use of his card if it reasonably believes this is necessary because it suspects fraud or has security concerns. I'm satisfied it acted in line with the terms and conditions when it blocked the card here.

The terms and conditions say that, if The Co-operative Bank blocks Mr G's card, it will let him know why as soon as it reasonably can. It will contact him using the most recent details he has given it. But Mr G can also call The Co-operative Bank as soon as he becomes aware that a payment has been refused.

The Co-operative Bank says its usual process is to contact customers by text message through its automated system before placing a block on their account. Mr G accepts that he didn't have a mobile phone number registered with The Co-operative Bank. So, it couldn't contact him in this way and had to wait for him to get in touch. I don't find there to be any error on the part of The Co-operative Bank in this respect. I'm satisfied that it lifted the block as soon as Mr G contacted it.

But Mr G says the card worked the day after it was declined and before he contacted The Co-operative Bank; he was able to use it on the bus. The card was accepted for payment on the bus. But that wasn't because The Co-operative Bank had lifted the block. The Co-operative Bank has explained that the bus company processed the payment without seeking authorisation from the bank. I find that to be the case; I'm satisfied that the block placed by The Co-operative Bank remained in place until Mr G contacted it after the bank holiday. So, I don't find there to be any mistake by The Co-operative Bank in relation to the bus ticket.

Mr G says that, because he was able to use his card on the bus, he thought it was working properly again. So, he went into town only to find that the card kept being declined in shops. I can understand Mr G's frustration, but I don't think this was The Co-operative Bank's fault.

Mr G knew his card had been declined several times the day before. He says he thought this could have been because there was a daily limit on transactions. I don't think it was The Co-operative Bank's fault if Mr G assumed this was the reason the transactions had been declined. I think it would have been reasonable for him to check this before trying to use the card again and placing reliance on it.

I think Mr G could have contacted The Co-operative Bank before making the trip into town. If he'd done so, he would have discovered that the card was blocked (and the block could have been lifted at that stage). I understand that Mr G may not have had a mobile phone at the time or, if he did, he may not have had credit on it. But that wasn't The Co-operative Bank's fault.

I can understand Mr G thinking the card was working again when it worked for the bus ticket. But Mr G hadn't established why the previous transactions had been declined. So there was an element of risk to his decision to go out without another payment method. I don't think The Co-operative Bank is responsible for any negative consequences of Mr G's decision.

Mr G is unhappy that, when he called The Co-operative Bank, the agent couldn't see the payment to the bus company on his account. There was a delay in the transaction showing up on the account. But I don't think this affected the overall situation. The agent said they believed that Mr G had used the card on the bus. And they had already lifted the block by this time.

In conclusion, I don't think The Co-operative Bank did anything wrong here. So I'm not going to ask it to do anything.

### **My final decision**

For the reasons above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 29 October 2024.

Katy Kidd  
**Ombudsman**

