

The complaint

Mr Y complains about being unable to access his bank account with The Co-operative Bank Plc. He also complains about the service he received while trying to resolve the issue.

What happened

Mr Y says a technical issue with Co-op Bank stopped him from being able to access the money in his account and this prevented him from paying a bill. He says he called several times but wasn't able to get through. Further, he says he was sometimes on hold for more than an hour when he called.

Mr Y complained to Co-op Bank. In its response Co-op Bank told Mr Y it was sorry he was kept waiting for so long. It said it sometimes had longer waiting times than it would like, but it was working hard to improve things.

Mr Y brought his complaint to our service to complain about the technical issues, the wait time, and also that his complaint was erroneously rejected by Co-op Bank and that, when he eventually received a response, it referred to a conversation which had never taken place.

Our Investigator didn't uphold Mr Y's complaint. He said Mr Y couldn't access his account because he had incorrectly entered his banking credentials. He also said there was no record at Co-op Bank of him making the calls he described. The Investigator said that Co-op Bank was willing to consider the costs of those calls should Mr Y produce phone history showing his attempts, and he felt this was fair.

The Investigator also addressed Mr Y's concerns about Co-op Bank's complaint response, not finding the impact to be sufficient enough to recommend compensation. He also didn't accept that Mr Y had been unable to pay a bill because of the issue with his account. He said Mr Y had access to other methods to pay the bill, with all other account features available to him, and that he could see from his statements Mr Y had access to funds in an account held with a different provider.

Mr Y was unhappy with the Investigator's response. He sent in a screenshot of a phone log showing one call to Co-op Bank, lasting 35 minutes, and asked for the case to be decided by and Ombudsman.

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 won't be upholding this complaint. I acknowledge this will be disappointing for Mr Y so I've explained why below.

All of the issues in this complaint stem from Mr Y being unable to access his account. For me to say that Co-op Bank should do something in relation to this complaint point, I'd need

to be satisfied it did something wrong in this regard which caused Mr Y to lose out as a result. Co-op Bank has sent our Service an audit trail which shows an invalid online banking password was entered four times, in quick succession, resulting in the facility being locked.

Banks can take steps to protect themselves and their customers from financial harm. Co-op Bank should be on the lookout for activity that appears to be out of character or unusual – or any other signs that might indicate its customers are at risk of fraud. The bank, with its increased knowledge of what fraud and scams can look and feel like, found several incorrect password attempts being made and took the action I would have expected by locking Mr Y's online banking access. And so I don't think Co-op Bank acted unfairly here.

I'm also not persuaded Co-op Bank was responsible for Mr Y being unable to pay a bill. I say this as I don't think it was wrong to lock his online banking, and I can't see that the other methods of making payment from the account were inhibited or blocked. So I don't think it would be fair in the circumstances to direct Co-op Bank to do anything in relation to this complaint point.

Turning to Mr Y's concerns about being on hold for more than an hour during several calls, Co-op Bank has been able to find no record of these calls on its systems. Mr Y was invited to produce supporting evidence of particularly long calls so that any financial detriment could be considered, but he hasn't done so – providing only a log of a call lasting around 35 minutes. With no supporting evidence provided by either party that persuades me Mr Y was kept on hold for a long time on multiple occasions, I don't think it would be fair to direct Co-op Bank to do anything in relation to this complaint point.

Finally, I've thought about Mr Y's concerns around Co-op Bank's complaint response and I'm of the opinion that this complaint point amounts to what is essentially complaint handling. This isn't generally something I can award compensation for in isolation, but having thought about the issues surrounding Co-op Bank's handling of Mr Y's concerns, whilst I appreciate his frustration, I don't think Co-op Bank's final response prevented or delayed the investigation or resolution of his complaint about access to online banking or call waiting times. It stands that Mr Y was able to bring the complaint to our service for consideration – and did. And so even if I were able to award compensation on this point, I don't think any payment would be warranted as I haven't identified any impact sufficient enough to persuade me that compensation would be due.

So having considered all of the information available to me and the arguments presented by both parties, whilst I understand this will be disappointing for Mr Y, I can't fairly ask Co-op Bank to do anything in relation to this complaint.

My final decision

My final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Y to accept or reject my decision before 12 March 2025.

James Akehurst
Ombudsman