

The complaint

Mr B complains about being unable to access funds in his account with The Co-operative Bank Plc. He also complains about the difficulty he faced in servicing his account.

What happened

Mr B complained to Co-op Bank that he was unable to withdraw funds from an ATM abroad. He also told Co-op Bank that he was struggling to contact its customer services or log into his online banking.

Co-op Bank looked into his concerns but didn't identify a failing on its part. It said Mr B's card was active and had no blocks applied, but found the issue was likely that his account was more than £500 in debit, and so there were no available funds for Mr B to withdraw. It said it had arranged for copy statements to be sent to Mr B so he could see his account's debits and credits.

Co-op Bank said it had tried calling Mr B on the numbers he'd provided but had been unsuccessful. It gave him a freephone number he could call to get help setting up his online banking. It also gave Mr B an email address with which he could discuss his complaint, but said it wouldn't be able to offer general account servicing through that email address.

Mr B brought his complaint to our service. He believed the cause of the issue was a problem with his pension. He said he hadn't received a specific form from his pension service which had led to his pension no longer being credited to his account. He felt this is what had led to the problems he'd faced, and said that Co-op Bank had made a mess of his account and that it had failed to see this was the reason it contained no funds.

Our Investigator didn't uphold the complaint. He was satisfied with the help Co-op Bank had given Mr B, and felt it had offered reasonable levels of access for someone outside of the UK. The Investigator was persuaded that Mr B was unable to withdraw cash because of a lack of funds. Further, whilst he empathised with Mr B's situation, he said it would be unfair for him to hold Co-op Bank responsible for the problem with Mr B's pension as it was something not within its control.

Mr B wasn't satisfied with the Investigator's view. He said he never received the form from his provider to allow it to pay him his pension, and this was what stopped the credits. He said Co-op Bank knew there was an issue but never told him. He also said he'd recently had a period of ill health and the situation with Co-op Bank had likely contributed to it. Mr B was confused about his account being in debit and questioned why Co-op Bank would have given him an overdraft when he'd never asked for one.

As no agreement could be reached, the case was passed to me to decide.

I issued a provisional decision on this case as although I reached the same outcome as the Investigator, I felt it necessary to expand on the reasoning behind this decision. My provisional decision said:

'I should point out that my role here is to think about the individual circumstances of this complaint and whether Co-op Bank did something wrong which caused Mr B to lose out as a result. If I think Co-op Bank did something wrong, I can then think about what – if anything – it should do to set matters right. To help me with this, I've taken into account Mr B's submissions regarding his complaint issues. But if there's something I've not mentioned, it isn't because I've ignored it – I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

I can see from the information provided by Co-op Bank that it assisted Mr B in gaining access to his account through online banking, ordered copies of his account statements, and gave him a freephone number he could use to call Co-op Bank from outside of the UK. Because of this, I'm currently satisfied that it has provided adequate support and access for Mr B to be able to use his account.

Turning to Mr B's other complaint points, having reviewed everything on file, I'm not persuaded Co-op Bank has made a mistake in relation to Mr B's issues with withdrawing cash. Mr B believes the issues with his account started around 15 April 2024, noting this was the last credit from his pension service for around six weeks. But his account was already around £327 in debit at this point, and it was around £534 in debit when his pension service next credited his account on 31 May 2024. This payment took his balance to around £477 in credit.

And so, whilst I can understand Mr B's confusion, particularly as he didn't seem to be accessing his online banking at the time (where he could have reviewed his credits and debits in detail), I don't currently think Co-op Bank got anything wrong here. As the account contained no funds during the period Mr B is concerned about, and wasn't in a credit balance until 31 May 2024, I wouldn't necessarily have expected Co-op Bank to have accommodated Mr B's requests to withdraw cash.

As mentioned, Mr B's account went a period of around six weeks without any substantial credits and he believes Co-op Bank had a hand in this. But any dealings between Mr B and his pension service would generally be beyond the scope of Co-op Bank's obligation to Mr B. And I haven't been given any evidence which persuades me Co-op Bank was to blame for the gap in credits to Mr B's account, or that it knew about issues with the pension service, or was otherwise complicit in the problems unfolding. But even if Co-op Bank had contributed in some way, it remains that Mr B's account contained no funds – even before the pensions issue occurred.

I understand that it may have been confusing for Mr B to have been allowed to make purchases or withdraw money whilst his account was in debit, but businesses sometimes allow their customers to temporarily go overdrawn without an agreed overdraft. This is generally done so as not to negatively impact the customer when attempting to make purchases or withdraw money. Co-op Bank has confirmed this is what happened in Mr B's case and that some of the credit on 31 May 2024 was used to clear the debit balance.

So because there was no credit balance in the account during the period Mr B is concerned about, I'm not minded to agree with Mr B that Co-op Bank made an error which prevented him from accessing funds. And whilst I'm sorry to hear about Mr B's situation, particularly the health issues he has recently experienced, I'm not currently persuaded that Co-op Bank acted unfairly in the service it provided, or in its decision to not allow Mr B to make cash withdrawals while his account contained no funds.'

Neither Mr B nor Co-op Bank responded to my provisional decision, so I've proceeded with

my final 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 see no reason to depart from the findings in my provisional decision. I say this because I've received no new information or evidence to consider, and so I've not been presented with anything to change the outcome set out in my provisional decision.

My final decision

My final decision is I do not uphold this complaint and won't be asking Co-op Bank to do anything in relation to the matters above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 26 March 2025.

James Akehurst
Ombudsman