

The complaint

Miss M complains about the way that The Co-operative Bank plc trading as Co-op Bank, has dealt with her credit card account.

What happened

Miss M complained to Co-op Bank in October 2024 that she hadn't received her September 2024 credit card account statement. It apologised that she'd not received it but confirmed that the statement was produced in September 2024 and was sent out so it didn't uphold her complaint. Miss M wasn't satisfied with its response so complained to this service about that issue and also that her account had been deactivated in May 2024 and about the customer service that she'd received in connection with a phone call that was cut-off in October 2024.

Miss M's complaint was looked at by one of this service's investigators who, having considered everything, didn't recommend that it should be upheld. He said that there wasn't anything to suggest that Co-op Bank had done something wrong as Miss M's online access was locked in accordance with its terms and security protocols, the September 2024 account statement was produced and issued and it had apologised for the line cutting out.

Miss M didn't accept the investigator's recommendation and has asked for her complaint to be considered by an ombudsman. She says that it appears that the investigator is acting only in Co-op Bank's interest and has failed to understand the serious implications of her complaint for her as an individual.

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.

Miss M has sent this service a detailed letter in which she has described what she says has happened and the concerns that she has. The letter sets also out what she says Co-op Bank has done wrong and what she wants it to do in response to her complaint. I've carefully considered all that she's said.

The issue about which Miss M complained to Co-op Bank in October 2024 was that she hadn't received her September 2024 credit card account statement. Co-op Bank says that once a statement is generated, it's sent to a third party to print and post. It confirmed to Miss M that her statement was definitely produced in September 2024 and sent out. It apologised that she'd not received it and sent a copy of the statement to her but it said that the delivery wasn't tracked so it wasn't able to confirm where or how the delivery had gone wrong and it said that it had no reason to believe that Miss M's statement had reached someone else in error.

I'm not persuaded that there's enough evidence to show that Co-op Bank has acted incorrectly in connection with Miss M's September 2024 statement. It has apologised to Miss M that she didn't receive the statement and has sent her a copy of it but no evidence has been provided to show that someone else has received the statement or that it has

failed to take sufficient care of her data.

When Miss M complained to this service about that issue, she also complained that her account had been deactivated in May 2024 and about the customer service that she'd received when a phone call was cut-off in October 2024. She says that she contacted Co-op Bank in October 2024 when she discovered that her online account had been locked due to inactivity and the matter was partially resolved but she raised a complaint about her phone calls to it and its customer service.

Co-op Bank says that Miss M's online account was locked due to inactivity in accordance with its online and mobile banking terms and conditions as Miss M hadn't used the online services for more than 12 months so no bank error occurred in deactivating her online account. It has provided a recording of the call when Miss M said that a call earlier that day had been cut-off. It says that Miss M was apologised to during that call but she didn't request that a complaint be raised about that so it didn't send a formal response to her and that's why it wasn't covered in its final response letter. It says that it can see that Miss M entered its interactive voice recording service at 13:10 that day and then again at 13:31 but it doesn't have a recording of the cut-off call.

I've listened to the recording provided by Co-op Bank and, when Miss M said that her earlier call had been cut-off, its representative said that she would send a message to the call handler to see what had happened and that it would be looked into but she didn't say that she would respond to Miss M about that issue and I don't consider that Miss M made a complaint to Co-op Bank at that time.

I'm not persuaded that there's enough evidence to show that Co-op Bank acted incorrectly in locking Miss M's account or that the customer service that it provided to her in connection with her phone calls to it in October 2024 fell below the standard that it would reasonably be expected to provide. Miss M clearly feels very strongly about these issues, and she says that she should receive compensation of £500 for all the distress caused by Co-op Bank's failures. I appreciate that my decision will be disappointing for Miss M, but I find that it wouldn't be fair or reasonable in these circumstances for me to require Co-op Bank to pay any compensation to Miss M or to take any other action in response to her complaint.

My final decision

My decision is that I don't uphold Miss M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 31 March 2025.

Jarrold Hastings
Ombudsman