

## **The complaint**

Mrs O complains that Co-operative Bank Plc (Co-operative Bank) were unfair to advise her credit card account would be closed if not used and unreasonable not to allow her to make payment towards her credit card debt in cash.

## **What happened**

In January 2024 the Co-operative bank wrote to Mrs O and told her that unless she used her credit card, they would be closing the account. The account was closed but there was an outstanding debt of about £100. Mrs O tried to pay that in cash at a Co-operative Bank branch. She was disappointed that the branch wouldn't accept a cash payment.

The Co-operative Bank explained that they didn't accept cash payments. Mrs O was unhappy with their response, and she referred her complaint to this service.

Our investigator didn't think the bank had been unreasonable. She thought Mrs O could have made payment by another method. As Mrs O disagreed her complaint has been referred to me, an ombudsman, to make a 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.

I know it will disappoint Mrs O, but I'm not upholding this complaint. I'll explain why.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here, I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point, it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

### ***The bank's decision to close the account***

I don't think the bank were unreasonable to close the credit account as it hadn't been used for some time and they did give Mrs O considerable, and reasonable, notice of the closure.

### ***The bank's refusal to accept cash***

I'm not aware of any law that would require the bank to accept cash payments and it is, therefore, reasonable for Co-operative Bank to have specified the payment methods it deemed acceptable. Those are detailed on the back of the statements Mrs O regularly received and they don't include cash payment.

I can understand that banks may refuse to accept cash payments in order to reduce the risk of money laundering. That seems reasonable to me.

However, I also need to consider whether the bank's position in respect of Mrs O is fair. It wouldn't be fair, for instance, if Mrs O had no access to other payment methods e.g. no other bank account or if cash was the only viable option. Mrs O hasn't suggested that is the case here and I'm not, therefore, persuaded to suggest the Bank's actions have been unfair.

Mrs O has explained that the bank told her to make a payment through the Post Office but that that wasn't possible. I can understand that would have been frustrating for Mrs O, but I'm not persuaded it caused enough distress and inconvenience to merit the award of compensation.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs O to accept or reject my decision before 9 May 2025.

Phillip McMahon  
**Ombudsman**