

The complaint

Mr K complains about the service he received from a branch of The Co-operative Bank Plc (Co-op) when he visited to raise a query regarding a transaction on his account

What happened

Mr K explained he visited a branch of the Co-op to dispute the amount of a transaction he had made. Mr K explained this was regarding an amount taken from his account by a merchant for £8.75, when it should have only been for £7.50.

Mr K said the branch wouldn't listen to him, the adviser told him to wait but wouldn't tell him how long he would have to wait. Mr K said instead of helping him the branch asked him to call a telephone number the branch provided to him.

Mr K subsequently called the Co-op to resolve the issue and complain about the branch. During this call the adviser agreed to repay him the disputed £1.25. Mr K explained he didn't think that resolved his complaint and asked for compensation stating he wanted '*at least £20*' and this would avoid him '*taking this to the next level*' explaining he didn't want to have to refer the issue to our service. The adviser agreed to uphold Mr K's complaint and pay a total of £21.25. Mr K thanked the adviser and the call ended. Co-op wrote a final response confirm his complaint had been resolved.

Mr K subsequently contacted our service and explained he didn't now think the amount paid was enough to resolve the issue for him. He explained he thought £50 was fair compensation for the inconvenience he had suffered and this would resolve his complaint.

Our investigator didn't think Co-op needed to do anything more. They thought the compensation already paid by Co-op was fair and also thought the branch had directed him correctly for the type of support he required.

Mr K didn't accept our investigator's recommendation and explained he had been unwell after the visit and provided medical evidence to support this.

As Mr K rejected our investigator's recommendation, his complaint has been passed to me 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.

Firstly, I would like to say I was sorry to read about the ill health Mr K has recently suffered, I appreciate it has been a difficult time for him recently. I appreciate how strongly Mr K feels about his complaint. Although I may not mention every point raised, I have considered everything but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this, it just reflects the informal nature of our service.

Where evidence is incomplete, inconclusive or contradictory, I have to make decisions on the balance of probabilities – that is, what I consider is more likely than not to have happened in light of the available evidence and the wider surrounding circumstances.

I have listened to the complaint call Mr K made to Co-op and the complaint call to our service. I would also assure Mr K I have also considered the submissions he has made after our investigator's recommendation before reaching my decision.

I can see there are no notes on Co-op's system regarding this visit to the branch. I therefore have no reason to doubt Mr K's version of events here and accept he more than likely did face a delay in the branch and was given a telephone number to call.

However, our service accepts using financial services won't always be totally hassle free. I can also see Mr K was able to get the disputed funds back and agreed to a payment of £20 to resolve the issue when he called Co-op later on. I have also seen evidence Co-op paid Mr K the £21.25 shortly after this call.

I'm therefore satisfied the evidence supports the instructions the branch gave Mr K was correct and resolved his issue regarding the transaction. The only issue outstanding for me to decide is whether Co-op should pay a further £30 compensation as Mr K has requested.

I have considered the evidence carefully and am satisfied the issue complained about here was a one-off issue with some inconvenience caused by a short delay. I therefore think the compensation already paid by Co-op was reasonable and fair in the circumstances and in line with what our service would expect in the circumstances.

I have considered the evidence Mr K has submitted regarding the impact, but the dates on these medical letters appear to pre-date the visit in question by several weeks and appear to have happened before Mr K opened his account with Co-op in early 2025. I therefore think it wouldn't be fair to consider this impact. Once again, I was sorry to read about Mr K's recent poor health.

I therefore think the impact here was minimal and broadly agree with our investigator's recommendation that Co-op do not need to take any further action. I therefore do not uphold this complaint.

My final decision

For the reasons I have given, my final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 23 May 2025.

Gareth Jones
Ombudsman