

The complaint

Ms O complained that The Co-operative Bank Plc ('Co-op Bank') should pay her more compensation than it has so far offered, after admitting it provided poor service when it misinformed her about a cheque that she wanted to cancel.

What happened

On 25 January 2025, Ms O phoned Co-op Bank. She wanted to cancel a cheque she'd issued to a builder on 23 January 2025 because she wasn't satisfied with his work. It's agreed that the call handler she spoke with gave her the impression that the cheque could be stopped. But it had already debited her account on 24 January 2025.

When Ms O complained, Co-op Bank agreed that it had provided incorrect information to Ms O and offered her £50 compensation.

Ms O didn't feel this was a satisfactory response and so she brought her complaint to us. Our investigator thought that Co-op Bank's offer fairly reflected the level of inconvenience and distress Ms O had been caused by Co-op Bank's error.

Ms O disagreed and asked for an ombudsman to review her complaint, so it came to me to decide.

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.

This includes listening to the call recordings provided.

I can understand why what's happened has been upsetting and frustrating for Ms O. But having thought about everything, I've independently reached the same overall conclusions as our investigator. I'll explain my reasons.

Co-op Bank has accepted that it misinformed Ms O when she got in touch about cancelling a cheque she'd issued a couple of days earlier. As Co-op Bank has upheld the complaint, I don't need to say more about what happened. I will concentrate on the question of fair redress, which is the main reason Ms O has requested an ombudsman referral.

Our approach to redress is to aim to look at what's fair and reasonable in all the circumstances of a complaint. So my starting point is to think about the impact on Ms O of what happened.

Ms O is unhappy that the cheque cleared so quickly. She'd issued the cheque around 5pm on 23 January and she phoned Co-op Bank to try to cancel it just after 9am on 25 January. But this doesn't affect the outcome of my decision. The cheque had been presented and paid on 24 January. So it was too late to stop it being paid out by the time she called. And even if she'd been correctly told the cheque had cleared, this wouldn't have made any

difference in terms of being able to stop the money leaving her account. She would simply have learned sooner that it was too late to stop the payment.

I haven't been provided with anything to show that Ms O is out of pocket as a result of any poor service on the part of Co-op Bank. Co-op Bank didn't charge Ms O the £5 cancellation fee she would have had to pay to stop the cheque. So I've concentrated on what would be fair compensation to properly reflect the wider impact on Ms O of Co-op Bank's service failings.

It's understandable that Ms O has been left feeling frustrated and disappointed by Co-op Bank's misinformation. The £50 payment Co-op Bank has offered by way of apology seems fair to me in all the circumstances. I haven't seen or heard enough to make me think it would be fair to require Co-op Bank to do more here. I am satisfied this amount matches the level of award I would make in these circumstances had it not already been proposed. It is in line with the amount this service would award in similar cases, and it is fair compensation for Ms O in her particular situation.

Putting things right

Co-op Bank should pay Ms O £50 compensation, as it has already offered to do, to reflect the impact on her of its admitted poor service.

My final decision

My final decision is that I uphold this complaint and direct The Co-operative Bank Plc to take the steps set out to put things right for Ms O.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms O to accept or reject my decision before 13 May 2025.

Susan Webb
Ombudsman