

The complaint

Mr K complains he was kept waiting in the queue in his local The Co-operative Bank Plc (Co-op) branch, which was difficult due to his physical limitations.

What happened

In early March 2025, Mr K had to visit his local branch. He said, while there, he had to wait a long time to be served. He complained to the Co-op about the poor service provided. Co-op explained that a staff member had a family emergency and that, as a result, waiting times had been a little longer than expected and paid him £15 compensation for the trouble and upset caused.

Mr K didn't feel that £15 was enough compensation for the issue so brought the complaint to us. One of our investigators reviewed his concerns but didn't feel that Co-op needed to do anything further.

Mr K remained unhappy, so the complaint was 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.

Having done so, I have come to the same overall conclusion as the investigator, for broadly the same reasons.

I understand how strongly Mr K feels about this complaint. He has raised a number of points and although I may not mention every point raised, I've considered everything he has said 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.

I can understand the frustration of having to stand in a queue for longer than expected. Mr K has explained that due to medical reasons, he is unable to stand for long periods of time and these added delays affected him. I am very sorry to hear this and can understand why Mr K is unhappy with the situation.

We have asked the Co-op if it had been made aware of any physical needs Mr K has but it said none had been mentioned by Mr K so it wasn't aware. Mr K was also a relatively new account holder so the staff in branch were not familiar with his potential needs. So, when Mr K visited branch and had to queue for longer than expected, Co-op weren't aware of anything that would require it to make reasonable adjustments for him.

I understand that there were chairs available in the banking hall that Mr K could have used while waiting to be seen but Mr K chose not to use them. These are available for customers to use while in branch and may have helped Mr K with any discomfort he was having.

Co-op have explained that on the day Mr K had visited the branch, a member of staff had to leave early due to a family emergency. This had been beyond its control and unavoidable. Co-op also provided a timeline based on CCTV of Mr K's visit. It recognised that wait times were slightly longer than usual but said that the timings were still within the expected branch wait time.

Mr K has explained that he doesn't feel the £15 offered by Co-op reflects the frustration and inconvenience caused to him. While I can empathise with Mr K, I don't think it would be appropriate to ask Co-op to pay any further compensation. If Co-op had been made aware of Mr K's vulnerabilities, I would expect it to do more but from what I have seen, £15 is fair in the circumstances of this complaint.

My final decision

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 16 July 2025.

Sarah Green
Ombudsman