DRN-5692945

The complaint

Mr D complains that The Co-operative Bank Plc gave him conflicting information concerning cheque clearance times. He further complains about the cost of calls made following conversations with Co-op staff, the length of time it took for his complaint to be resolved and the fact it wasn't prioritised, not getting a callback after being promised one and not receiving text notifications of payments to and from his account. Mr D wants compensation for the inconvenience and distress caused.

What happened

Mr D received a cheque from a third party which needed to be deposited to his Co-op account. He doesn't have a Co-op branch local to him and so got in touch with Co-op to see how he could pay the cheque in. The adviser said the cheque could be paid in at a Post Office or sent to Co-op. Mr D queried this as he thought he needed his debit card and PIN to pay in a cheque at the Post Office. And he was waiting for his PIN to arrive. The adviser said the debit card and PIN weren't needed for paying in at the Post Office.

Mr D was also concerned about the cost implications and was told he could send it to Co-op using its Freepost address or pay it in at the Post Office where there was no charge. He was told the cheque should be cleared in four days.

Mr D called Co-op numerous times over the next few days to see if his cheque was showing on his account and whether it had cleared. He felt the information he was getting was contradictory and so raised a complaint.

But Mr D didn't feel that his complaint was dealt with efficiently and wasn't prioritised as he'd asked it to be. He says he had to wait far too long for the complaint to be resolved.

Co-op answered Mr D's concerns and apologised. It said that it wasn't upholding the complaint as it couldn't see there was any evidence of having got things wrong. Mr D disagreed and raised his complaint with this service where one of our investigators considered the merits.

In summary, our investigator agreed that Co-op hadn't done anything wrong. They explained why some of Mr D's concerns weren't ones we couldn't investigate and why Co-op's action in respect of the other issues were reasonable. Mr D disagreed and asked that the case was referred for an ombudsman's decision. So, it's been passed 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.

Two of the issues raised by Mr D won't be dealt with in this decision. That's because they don't fall within my power to decide upon. I'm bound by the Dispute Resolution (DISP) rules as published in the Financial Conduct Authority (FCA)'s Handbook as to what matters I can and can't look at.

For me to have jurisdiction over a complaint, it needs to have been made by a consumer who is a customer of the business being complained about **and** concern a regulated activity.

Complaint handling is not a regulated activity. And so, I can't make any finding on whether Co-op acted properly or improperly concerning the way it handled Mr D's complaint. But I can say in passing that Co-op responded to Mr D's complaint within the timescale set out within the DISP rules.

Mr D was given conflicting information about the time it would take for his cheque to clear

I've listened to the initial call Mr D had with the adviser on 13 April 2025. The adviser is clear on the ways Mr D can pay in his cheque and is also clear that a cheque clears in four working days. I don't find any of the information Mr D was given to be factually incorrect or misleading. It's the same information as is available on Co-op's website. I think, based on the information Mr D was given, it would've been reasonable for him to have waited until the fourth working day to check if his cheque had cleared.

But Mr D chose to make several (more than ten) phone calls to Co-op to check what was happening with the cheque. I don't think calling Co-op that number of times helped the situation. I know Mr D suffers from a mental health condition and becomes frustrated if matters aren't clear. But Co-op really could say or do nothing until the cheque had gone through the first stage of the process which was to have the cheque delivered to Co-op for processing. Some agents needed to check before answering Mr D's questions and I think that's reasonable. Mr D was awarded compensation because he hadn't been told about a bank holiday falling at the end of the week. I'm not required to assess if that compensation was justified. Co-op offered it and Mr D accepted.

I don't believe Co-op did anything wrong here. The Co-op's agent gave Mr D the correct information on his initial call and that same information was available to him on Co-op's website. The compensation awarded was because Mr D hadn't been made aware of how the bank holiday could potentially affect the timescale, not wrong information about cheque clearance.

So, on this point, I don't find that Co-op acted unfairly or treated Mr D unreasonably.

The cost of calls Mr D had to make to Co-op chasing clearance of his cheque.

Firstly, I don't think it was necessary for Mr D to make the number of calls he did to Co-op. But because of Mr D's mental health problems, he clearly felt it was necessary. I accept that. But Mr D tells the Co-op agent during one of his calls on 15 April 2025 that he doesn't pay for calls he makes to it. So, I don't find that Mr D incurred any costs in talking to Co-op.

Because of what I've said above, I'm not upholding this aspect of the complaint.

No callback was made despite being promised one

Mr D spent a long time on the phone to Co-op on 21 May 2025 discussing a potentially fraudulent transaction. During that call, the agent said that *if* the team dealing with the issue needed to call Mr D, they 'd call him back. Mr D confirmed he'd be happy to receive their call. But there was no promise or arrangement made for Mr D to be called back. And so, I don't find in Mr D's favour on this point.

Not receiving text messages to confirm payments into or from his account.

Co-op has confirmed that this is not a service it provides to consumers. This service can't tell a business, in this case Co-op, what services it should or shouldn't provide. That's a business decision for Co-op to make and one that we can't interfere with.

I've seen no evidence to suggest Mr D was ever told that text messages confirming activity on his account was promised or highlighted to him and so, I don't find that Co-op has done anything wrong, or treated Mr D unfairly.

Taking all the above into account, I don't find that Co-op gave Mr D incorrect information regarding how long it would take for a cheque to clear. Nor do I find that Co-op treated Mr D unfairly or unreasonably in its dealings with him. So, for the reasons I've given above, I don't uphold Mr D's complaint.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 29 August 2025.

Stephen Farmer
Ombudsman