

The complaint

Mr G complains his credit card account's mobile phone banking app, held with THE CO-OPERATIVE BANK P.L.C. ("The Co-op") is not fit for purpose.

What happened

Beyond setting out Mr G's complaint, I won't repeat all the facts here as they're not in dispute. Instead, I'll focus on the reasons for my decision.

Initially, Mr G complained about:

- Receiving a late payment fee as he said he'd been unable to check the payment's arrival time on his mobile banking app.
- That The Co-op doesn't send him notifications that payment is due, when other lenders do.
- That the Co-op's mobile phone banking app for his credit card is not fit for purpose.

Since then, Mr G has told this service that the only outstanding issue is whether The Co-op's app is fit for purpose. So, my decision will focus solely on this.

In summary, Mr G says the app is not fit for purpose because it displays erroneous information, despite The Co-op claiming it is "working to design". Despite making a payment, the app showed a balance of £17.49 but didn't show what that balance was made up of. The app also showed the minimum payment due was £28 and the full repayment amount £354.71. Later, after paying the £17.49, the app then showed a balance of zero but still showed the minimum payment due was £28 and the full repayment amount £354.71. So, Mr G feels the information on his app is misleading.

Because the parties couldn't agree, the matter has 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.

Having done so, whilst I know this will disappoint Mr G, I'm not upholding his complaint – and I'll explain why.

I've listened to the call between Mr G and our service, as well as a call between Mr G and The Co-op in relation to this complaint. So, I've heard Mr G's strength of feeling on the matter. He feels the information on his mobile banking app is erroneous and that this may have all sorts of knock-on effects including potential security issues and a risk for larger, wide-scale data scandals, like those that have been in the media.

After reviewing all of the evidence, I can see the "Current balance" and the "Available to spend" figures are displayed in real time. But the "Minimum payment" and the "Full

repayment” amounts are fixed, based on the most recent statement. It’s the latter two figures Mr G takes issue with as I understand that he feels those figures should also be in real time.

But I think The Co-op’s explanation of why some of the information is static, is reasonable. In that the minimum or full repayment due for the last statement month, don’t typically change until the next statement is issued, because it’s reflective of the latest statement issued. It’s effectively a snapshot of the relevant information from the last statement. So, I don’t agree that this information is incorrect. Moreover, the fact that the “Current balance” and the “Available to spend” figures are in real time means Mr G can effectively manage his spending and avoid exceeding his credit limit, when viewing information about his card on his app.

In saying this, I know that some other apps operate differently to this – and Mr G has made this point. In that he feels some of his other credit card or banking apps offer more comprehensive information. For example, I’m aware some apps might update to reflect that a payment has been made for that statement month. I understand Mr G would prefer for the app to offer more information – and more up-to-date information than it actually does.

But even if there are limitations to The Co-op’s app, I’m satisfied it isn’t feeding incorrect information to Mr G. And, as The Co-op has pointed out, Mr G does have access to online banking which provides more comprehensive information about his account, even if, as Mr G has said, it is not as convenient as using the app.

I accept that it may not be as convenient, but I don’t think this means The Co-op has done anything wrong. Its explanation for why some of the information doesn’t update in its app is reasonable and I don’t agree it’s misleading or prevents Mr G from managing his account, for the reasons I’ve explained.

Ultimately, what this comes down to is a design feature. As this service isn’t a regulatory body or a Court of Law, we have neither the remit nor the authority to instruct The Co-op or any other business to change the design of its mobile phone app. Instead, what information The Co-op chooses to display on its app is a commercial choice for The Co-op to make.

It follows that as I don’t think The Co-op has made a mistake here, I won’t be asking it to compensate Mr G for his time or put things right in the way he wants it to. I understand The Co-op has shared Mr G’s feedback with their relevant teams. I can’t ask it to do more here.

So, for the reasons explained, I don’t uphold Mr G’s complaint.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 11 March 2026.

Sophie Kyprianou
Ombudsman