

The complaint

Mr L complains that THE CO-OPERATIVE BANK P.L.C. failed to block a payment requested by him and failed to deal with his subsequent complaint.

What happened

On 23 May 2025 Mr L asked Co-op Bank through a secure message to stop a payment to his internet provider, S. Co-op Bank replied that it could look into raising an indemnity claim. After further exchanges of messages, it explained that the payment was made under a continuous payment authority (CPA).

Co-op Bank further said that it couldn't file an indemnity nor stop any payments going out that had already been authorised. As it later clarified, the payment had already been authorised on 21 May, so by the time Mr L asked to stop the payment it was too late. It has now stopped further payments.

Mr L wasn't happy and said he had to contact Co-op Bank multiple times before it understood what he needed and by then it was too late. He also requested a deadlock letter multiple times which Co-op Bank refused to provide.

On referral to the Financial Ombudsman Service, our investigator said that they didn't think that Co-op Bank had done anything substantially wrong and wouldn't be asking it to take any further action.

Mr L disagreed and the matter has been passed to me for an Ombudsman's review.

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.

I have reviewed the complete exchange of messages between Mr L and Co-op Bank. I do think the parties were talking at cross purposes at first. Mr L wanted the payment to be stopped whilst Co-op Bank's agents thought that he was asking to raise an indemnity claim against a payment that had already gone out. But that process would only have been suitable for a direct debit whereas the payments to S went out under a CPA.

So, I can understand it if, once it had been explained to him, Mr L thought that it was too late to stop the payment. However, as Co-op Bank has demonstrated, by the time Mr L asked for the payment to be stopped it was too late, as it had already been authorised. Also stopping the payment wouldn't have stopped S from pursuing it with Mr L.

Looking at the exchange of messages, I do think that Mr L kept repeating what he wanted and Co-op Bank came back with the same answer. To be clear we don't require a "Deadlock letter" as such. Rather the Bank had to set out its final response on the matter which gave the complainant the right to refer their complaint to the Financial Ombudsman Service. And I see that it did this on 2 June 2025.

Our rules require that Businesses have to respond to a complaint within eight weeks. I've noted that the correspondence continued after 2 June, but I think this was, as I've said, repeating the previous issues. I appreciate Mr L wanted the matter to be referred to a manager but it is a matter for the Co-op Bank how it runs its complaints process.

So, as I don't think there was any error on the part of Co-op Bank, or that there was any failure in its complaints process, I won't be upholding Mr L's complaint.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 19 November 2025.

Ray Lawley
Ombudsman