

The complaint

This complaint arises from an earlier complaint Mr K brought to the Financial Ombudsman Service about THE CO-OPERATIVE BANK P.L.C. (Co-op). He's unhappy that Co-op took six months to pay him the compensation agreed in settlement of the first complaint.

What happened

The details of this complaint are well known to both parties so I won't repeat them again here. Instead I'll give a brief summary of the key events and then focus on giving the reasons for my decision. Although I've read and considered the whole file I'll keep my comments to what I think is relevant. If I don't comment on any specific point it's not because I've failed to consider it but because I don't think I need to comment on it in order to reach what I think is the right outcome in the wider context.

In January 2025, this service negotiated a settlement in a dispute between Mr K and Co-op. The agreed settlement was that Co-op would pay Mr K £150. Unfortunately, due to an internal communication mix-up, Co-op didn't send Mr K the payment. He chased the business in July 2025; it paid the £150, and a week later sent a further £50 by way of an apology and compensation for the delay.

Mr K contacted us again. One of our Investigators looked into what had happened and concluded Co-op had done enough to put things right. Mr K doesn't agree and has asked for a decision from an ombudsman.

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 isn't a complaint where I have to decide fault. It's common ground that Co-op "dropped the ball". Mr K had to contact it again to receive the compensation he should have received six months earlier. But when I consider how Co-op reacted once it was aware of its mistake, I think the business did all that I'd reasonably expect it to in the circumstances.

I appreciate Mr K feels the additional payment of £50 doesn't go far enough. But when I consider it in proportion to the original payment that was delayed, I think it's fair overall, even when taking the six-month delay into account. If Co-op hadn't already paid Mr K the additional £50, it's unlikely I would have ordered it to pay more.

My final decision

In my view, this complaint has already been dealt with fairly and reasonably. Therefore, my final decision is that I don't uphold it.

My final decision concludes this service's consideration of this complaint, which means I'll not be engaging in any further consideration or discussion of the merits of it.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 23 December 2025.

Jeff Parrington
Ombudsman