

## **The complaint**

Mr K complains about the service he receives from Coventry Building Society (CBS) when he deposits cheques to his account by post.

## **What happened**

Mr K is a customer of CBS. He complained to the Financial Ombudsman that CBS would often lose the cheques he sent in to be paid into his account and that the cheques sometimes ended up on the floor. Mr K was worried about the impact on other customers and wanted CBS to conduct a proper investigation. Mr K also wanted CBS to send him a statement at the end of each month he deposited money, showing the interest which had accrued on his account.

CBS responded to Mr K's complaint to say that it received his cheque on 13 May 2025 together with his request that CBS send him a statement at the end of May. CBS said it deposited the cheque on 14 May 2025 and issued a statement the same day. It apologised for not sending Mr K a statement at the end of the month and said it had paid him £50 compensation. But as CBS had already paid £100 compensation for a similar error, it said it would pay the same again. CBS said that it couldn't future date a statement, so Mr K would need to call and request a statement which it would generate the same day.

After our service became involved in this complaint, CBS said that it had implemented a manual fix for sending out monthly statements. CBS said that it created a monthly diary note for the first of each month to send Mr K a statement. CBS said that as this is a manual solution, it can't guarantee that there may be times when it doesn't send the statement.

Our investigator didn't ask CBS to take further action. He understood that CBS had previously paid Mr K a total of £200 compensation to apologise for a delay in depositing a cheque to his account and/or not issuing statements showing the accrued interest in May 2025. But our investigator said he'd not seen evidence to suggest that CBS had lost cheques or that it had found cheques lying on the floor.

Our investigator thought CBS acted fairly when it set up a manual process to send out monthly statements which he could understand wasn't foolproof.

Mr K remains unhappy and says that as of 8 October 2025, he still hadn't received a statement as requested for the £2,000 cheque he sent to CBS on 9 September 2025. Mr K says that CBS has admitted to him that it found cheques on the floor on one or two occasions.

Mr K told our investigator that he had found a letter from CBS dated August 2024 which talked about a delay in presenting his cheque due to a high workload. So, Mr K says the issue with delays in presenting cheques has been going on for some time.

## **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 appreciate that I have summarised this complaint in less detail than the parties and that I have done so in my own words. The rules which govern us, together with the informal nature of our service allow me to take this approach. But this doesn't mean I have not read and considered everything the parties have given to us.

I am sorry to learn of the problems which Mr K has faced when sending cheques to CBS. I realise that part of Mr K's motivation in bringing his complaint to us is because of his concern for other customers facing similar problems and he wants CBS to improve its' processes. I don't in any way seek to downplay this but my role here is to decide what is fair and reasonable in the individual circumstances of a complaint. I am not looking at CBS's wider business practices - that role falls to the regulator, the Financial Conduct Authority.

Mr K refers to a letter he received from CBS in August 2024 which talks about a delay presenting a cheque due to what CBS called a high workload. I haven't seen a copy of this letter but for the purpose of resolving this complaint, I accept it was sent. I appreciate that it shows that Mr K encountered an earlier delay in presenting a cheque but CBS says that of the five cheques it has received in 2025, it paid all bar one into Mr K's account in a timely manner. For the delay in depositing a cheque in March 2025, CBS paid Mr K £100 to apologise – I think this was fair.

Although Mr K says staff at CBS have told him that they found cheques lying on the floor, this isn't what the business has told us, making it difficult for me to decide that CBS is routinely misplacing or losing Mr K's cheques.

When CBS first responded to Mr K's complaint about not sending a statement at the end of May 2025, it said it could not future date statements and suggested that he call and ask for a statement to be sent. I don't consider this was an unreasonable response given that the terms of CBS's savings account make it clear that if money only goes into and not out of an account, it won't send a statement. The terms also say that if a customer wants to receive a paper statement, they should call CBS using the number provided.

To try and accommodate Mr K's wish to receive a monthly statement without him needing to call, CBS has made a diary entry to manually send the statement on the first of the month. I think the manual fix, together with the compensation already paid has been a fair way to respond to Mr K's concerns and is in line with the compensation guidance available on our website. Although Mr K has mentioned £500 compensation, I don't think an award of this size is justified in his case.

More recently, Mr K has told us that he hasn't yet received a statement after sending a cheque to CBS on 9 September 2025. As the business has said, it can't guarantee that it will always send a statement out at the beginning of each month due to the manual nature of this process. I appreciate this isn't ideal, but I also think that CBS has made Mr K aware that a manual system won't be perfect.

Hopefully, Mr K will receive the statement soon and if he doesn't, he can of course contact CBS to request one. If Mr K still doesn't receive the requested statement, he can take his concerns back to CBS before coming to us if he remains unsatisfied.

If Mr K finds that CBS delays or loses future cheque payments, it has said that it will always investigate such matters and compensate customers for any trouble and upset caused. This seems reasonable and in line with how we would expect the businesses we cover to deal with complaints.

Overall, I consider CBS has responded fairly to the issues which Mr K has brought to its' attention. So, for the purpose of resolving this current complaint, I don't require CBS to pay him further compensation.

### **My final decision**

My final decision is that I don't uphold this complaint against Coventry Building Society in the sense that I consider it has already done enough to put things right.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 13 November 2025.

Gemma Bowen  
**Ombudsman**