

The complaint

Mr K has complained that THE CO-OPERATIVE BANK P.L.C. (“Co-op Bank”) didn’t tell him that he’d need a paying in slip if he wanted to pay money into his account in a Post Office.

Mr K has also complained that he was promised a call back by Co-op Bank and he says he didn’t receive one.

What happened

Mr K paid for a taxi to take him to his nearest post office, so that he could pay money into his Co-op account. Whilst in the queue in the post office, Mr K called Co-op Bank to ask how long it would take for a cheque to clear once it was paid into his account. However, when Mr K went to the counter, he was told that he couldn’t pay the cheque in as he needed a paying in slip.

Following this Mr K contacted Co-op Bank as he was unhappy with this. Mr K said he was promised a call back and says he never received one.

After Mr K raised his complaint, Co-op Bank issued a response to his complaint and didn’t uphold the complaint.

After Mr K referred his complaint to this service, one of our investigators assessed the complaint and they didn’t uphold the complaint.

As Mr K didn’t accept the investigator’s assessment, the matter was referred for an ombudsman’s decision.

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 reviewed everything, I don’t uphold the complaint for the largely the same reasons that the investigator gave. I will explain why.

Mr K has explained that he had a wasted journey to a Post Office branch as he was unable to pay a cheque in without a paying in slip. I can understand why Mr K was frustrated with this, especially as he’d paid for a taxi to take him to the post office (and back again) and there was a long queue in the Post Office.

I understand that, whilst Mr K was in the queue at the Post Office, he called Co-op Bank and is unhappy that he wasn’t told during the call that he needed a paying in slip. However, when Mr K called Co-op Bank he didn’t ask if anything was needed to pay a cheque in at a Post Office - he’d only asked how long it’d take for a cheque to clear. And Co-op Bank gave him correct information about that. Therefore, I can’t say that Co-op Bank gave Mr K wrong or misleading information.

I can see that information about what Mr K needs, if he were to pay a cheque in at a Post Office is available on Co-op Bank’s website. So he would’ve been able to check this (or alternatively, called Co-op Bank) *before* he left home to go to the Post Office, if he wanted to be sure. And I note that, during a later call with Co-op Bank, it explained he’d need paying in

slips, when he asked what he'd need if he wanted to pay a cheque in at a Post Office. So overall, I can't say that Co-op Bank had acted unfairly or unreasonably.

Nevertheless, even if I thought that Co-op Bank should've explained what Mr K needed, when he called up enquiring about paying a cheque in at a Post Office, Mr K had already travelled to the Post Office – and was in the queue - when he called Co-op Bank. So he would've been in the same position i.e. a wasted trip to the Post Office, even if it'd been explained to him over the phone what he needed.

Finally, Mr K has also complained that, when he raised his concerns with Co-op Bank, he was promised a call back within 3 days and says that Co-op Bank didn't do this. But it has been established that Co-op Bank did call Mr K back within this time frame, but he rejected the call as the call was from an unknown number. Therefore, whilst I can understand why Mr K chose not to take the call, at the same time, I'm satisfied that Co-op Bank had done what it had said it would do.

So taking everything into account, including what Mr K has told us about his circumstances, I don't think that Co-op Bank has acted unfairly or unreasonably here.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 5 January 2026.

Thomas White
Ombudsman