

The complaint

Mr W complains that The Co-Operative Bank PLC ('The Co-op') failed to correctly apply two credits to his account.

What happened

Mr W had a current account with The Co-op. He complained to The Co-op on 11 August 2025 about two credits, of £904 and £83.30, being incorrectly applied to his account on that day and so leaving him with less money than expected. Mr W said he was left with an incorrect account balance of £942.10.

The Co-op responded to Mr W's complaint and said it could see the two credits mentioned by Mr W and that these had been correctly credited to his account in full. It talked about an account balance and an available balance on current accounts and how these can differ depending on, for instance, pending transactions. It suggested to Mr W that he review his account and let it know if there were debits he did not recognise.

Mr W was unhappy with the response from The Co-op and brought his complaint to this Service. He told us that he had a balance of £1 when the two amounts were credited to his account and so the account balance of £942.10 meant that around £43 was missing from his account. Mr W said he wanted an apology from The Co-op and compensation for the stress caused.

Our Investigator did not uphold Mr W's complaint. He said the two credits were just two of eleven transactions paid into and out of Mr W's account on 11 August. Our Investigator said that all transactions going through Mr W's account on that day were added up correctly. So, having looked at Mr W's statements, he could not see any mistakes on Mr W's account.

Mr W did not agree with what our Investigator said, so this came to me for a 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.

I appreciate that Mr W feels very strongly that credits going into his account have not been added up correctly. But, from what I've seen, I am satisfied that The Co-op has not made any errors here. I'll explain why I say this.

Mr W said that there was a £1 balance on his account immediately before the two credits, which totalled £987.30, were paid into his account. He expected his balance, once the credits were added, to total £988.30. So he was concerned when he saw a balance of only £942.10 on his account. And it's because he saw this balance that he thinks the two credits have been added up incorrectly.

Mr W has provided screenshots of his account balance on the day in question. While I appreciate the time he's taken to send these to us, I'm afraid they are not particularly helpful

here. This is because while one of the screenshots shows a balance of £942.10, it does not show how that balance has been worked out. It does not show whether the balance of £942.10 is made up of the account balance of £1 and the two credits. So while Mr W has assumed that the balance of £942.10 is a miscalculation of the total of the two credits, there's nothing to suggest this is the case.

What I did find helpful while I was looking at whether any of Mr W's money had gone missing, was his bank statements. These show that on 11 August there were four credits into Mr W's account and eight debits taken out. The credits included the full amount of the two credits that Mr W is concerned about. I have checked the balance calculated by The Co-op on the day in question and everything adds up as it should. From what I can see all debits and credits have been applied correctly. So I can't see that any money has gone missing in the way that Mr W thinks it has.

I'm mindful that Mr W has not said there is anything wrong with his statements or the individual amounts of the debits and credits to his account. The only issue is whether credits and debits are being added up and applied correctly.

I think it is fair to say that the account statements offer a definitive overview of activity on the account in terms of whether debits and credits have been correctly applied. So, based on the evidence I've been provided with, I can't see that The Co-op have made any errors in relation to how it applied the two credits totalling £987.30 to Mr W's account on 11 August.

I know my decision will disappoint Mr W, but I am not upholding his complaint.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 2 January 2026.

Martina Ryan
Ombudsman