

## **The complaint**

Ms K complains that The Co-Operative Bank Plc (Co-op) treated her unfairly when it didn't refund her money she'd paid to a third party.

## **What happened**

The background to this complaint is well known to all parties so I'll just give a broad overview here.

In December 2024, Ms K was moving home and arranged for a trader to undertake the removal of her furniture and possessions.

Ms K made two payments for the work, both of which were made by bank transfer from her account with the Co-op to the trader's account.

Unfortunately, the trader failed to complete the work to the standard Ms K was expecting.

She says the trader caused considerable and expensive damage to her possessions and didn't complete the removal of all the items agreed. Ms K also says the trader was rude and aggressive and this caused her considerable stress.

Ms K complained to the Co-op and asked it to help her get her money back.

Co-op responded by saying, whilst it was sorry Ms K had such a bad experience with the trader, there was nothing it could do to help get the money back as it hadn't done anything wrong. It explained that as the money had been paid by bank transfer it was effectively the same as paying by cash, and there was no process for retrieval.

Co-op explained that if Ms K had used her bank account card to make the payment it might have been able to help via the chargeback option but as this wasn't the case it was unable to help further.

Ms K wasn't satisfied with this response so brought the complaint to this Service.

Our Investigator reviewed the evidence and didn't think Co-op had done anything wrong.

He thought the explanation Co-op had given Ms K for the reasons it couldn't refund the money were accurate and so there was nothing more he could reasonably ask it to do. Ms K was unhappy with this response, so the complaint has been passed to me for a final 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.

First of all, I would like to say how sorry I was to hear of the poor experience Ms K went through with the trader. Moving home is a stressful experience at the best of times and to have suffered such poor service will have very distressing.

But while I have considerable sympathy with Ms K I don't think Co-op have done anything wrong by not refunding the money she paid the trader, and I'll explain why.

I've seen evidence that the payments Ms K made to the trader were completed by bank transfer and this method of payment is not covered by the same protection as if the payment had been made with Ms K's bank card.

Co-op explained that if the payment had been made using the card, then it might have been possible for a refund to be made via the chargeback process, and they were correct.

The chargeback process allows a bank account holder to potentially reverse a transaction that was made using their card and is operated by the card network. But as Ms K didn't use her card to make the transactions this process wasn't an option.

I can appreciate Ms K doesn't see why there should be a difference simply because of the method of payment, but these are the existing rules and procedures which I need to consider when deciding this complaint.

Ms K also thinks that fraud and scam regulations may apply which might put an obligation on the Co-op to refund her money. Unfortunately for Ms K these regulations don't apply in this case where money was exchanged for services she received.

From the evidence I've seen I don't doubt that the service Ms K received from the trader was far below what she should reasonably have expected but as she did receive a service, and from the evidence available, I don't think it follows that this was a scam which would place obligations on the Co-op.

In summary, from the evidence I've seen, Ms K unfortunately received poor service from a trader she paid to move her possessions as part of a house move. But as she paid directly by bank transfer for services she received, I don't think there are any regulations or procedures that oblige Co-op to consider a refund.

Ms K may wish to consider other methods to retrieve her money but, as I don't think Co-op has done anything wrong in this complaint, I won't be asking it to do anything more.

### **My final decision**

For the reasons stated above I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms K to accept or reject my decision before 16 December 2025.

Ben Castell  
**Ombudsman**