

The complaint

Mr M complains about the service he received from The Co-operative Bank PLC (the Co-op) when he switched accounts.

What happened

Mr M explained he switched bank accounts to the Co-op and wanted to take advantage of a promotional offer for switching. This incentive paid an initial sum for switching then further sums for several months afterwards, provided the customer met the required criteria. Mr M described it as *'impossible to decipher'* what was needed to meet the criteria so tried to contact the Co-op to clarify.

Mr M said he tried to contact the Co-op numerous times but gave up due to long wait times and the difficulties he had navigating the switchboard.

In mid-July 2025, Mr M spoke with an agent but said the agent couldn't help him despite speaking with them for 40 minutes. Mr M said the call was cut off, which he said the Co-op has since accepted was its fault, but the agent didn't call back as agreed.

Mr M called back later the same day and spoke with another agent for an hour and 15 minutes. Mr M said this second agent also couldn't provide the information he wanted. However, after speaking with his manager, the agent directed Mr M to the terms and conditions, Mr M said he was still unclear about the requirements having read them.

Mr M explained he has dyslexia and the agent was ultimately able to explain to him how the terms and conditions related to his account and what the requirements were for the switching promotion.

Mr M said he wants the Co-op to reconsider how it sets out its terms and conditions for the qualify criteria. He also said he wants advisers trained to or be able to refer to staff who know about the switching process. Mr M said he also wants compensation for the four hours he *'wasted'* on calls and for the poor quality of service he received.

The Co-op wrote a response to Mr M it upheld his complaint and apologised. It confirmed the initial agent didn't provide the information Mr M needed, despite this being available to them. It said the second agent Mr M spoke to was able to assist and provided the correct information.

The Co-op reiterated the criteria for the incentive in its letter and confirmed Mr M had met the qualifying criteria for the first month and initial payments. The Co-op also said it would provide feedback to both agents and ensure they are better equipped to deal with such issues in the future.

Finally, the Co-op offered £50 compensation for the distress and inconvenience the issues had caused Mr M.

Mr M explained he decided to raise his complaint to our service as the response from the Co-op hadn't met his expectations. He didn't believe the compensation offered reflected the poor experience he had had.

Our investigator didn't think the Co-op needed to take any further action. They explained they thought the offer the Co-op had already made was fair and reasonable for the

inconvenience and distress it had caused Mr M. They also recognised Mr M hadn't suffered financially and had qualified for the incentive.

As Mr M rejected our investigator's recommendation, his complaint has been passed to me to make 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.

I appreciate how strongly Mr C feels about his complaint. Although I may not mention every point raised, I have considered everything but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this, it just reflects the informal nature of our service.

I can see the Co-op has accepted the service it provided was poor and has apologised for this. It has also explained the action it has taken to rectify the service issues Mr M experienced with the advisers, as Mr M requested. This is what our service would expect where a business has upheld a complaint.

I have considered the terms and conditions for the switching incentive, and I am satisfied they are relatively clear. However, I accept Mr M has explained he needed support to understand these terms, and the Co-op should have been able to provide this to him in an accurate, easily accessible and timely manner.

Having considered Mr M's more recent submissions, and the Co-op's response, the only issue outstanding appears to me to be the compensation the Co-op has offered.

Firstly, I agree with our investigator there doesn't appear to have been any financial loss to Mr M. The evidence in the complaint file shows he undertook the required actions and qualified for the incentive and received this into his Co-op account.

The issue outstanding is what I consider is regarding fair and reasonable compensation for the distress and inconvenience Mr M suffered.

Our service has set criteria for what compensation we expect businesses to pay where we uphold a complaint and identify distress and inconvenience. But I must consider the impact on Mr M, taking into account the wider circumstances and that I am satisfied he didn't suffer any financial loss.

The two calls appear to have happened over a few hours on the same day. Whilst I accept these calls could have been handled better, our service doesn't expect using financial services to be '*hassle free*'. So, just because there has been a mistake, we don't always award compensation, particularly if the impact hasn't occurred over an extended period and was resolved quickly.

I have considered that the first call was disconnected after 24 minutes, I also note the Co-op hadn't given Mr M the answer he needed and didn't call him back. Mr M then had to call back and spend a further hour on the phone. I am therefore persuaded an apology isn't enough here, and the co-op ought to pay compensation for the inconvenience and distress this caused.

However, in mitigation, I am also satisfied this was a one-off incident – about Mr M not being able to get information about the incentive - causing a short delay of a few hours. I therefore think the impact on Mr M was significantly limited. I also note Mr M ended the second call explaining the adviser had been helpful.

For these reasons, having carefully considered the compensation offered, I am persuaded the offer of £50 fairly and reasonable compensates Mr M and is in line with what our service would expect in the circumstances.

My final decision

The Co-op has already made an offer to pay Mr M £50 compensation for distress and inconvenience to settle this complaint. I think this is a fair offer in the circumstances and require The Co-operative Bank PLC to pay £50 in total, if it has not already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 31 December 2025.

Gareth Jones
Ombudsman