

## **The complaint**

Mr K complains that the Co-operative Bank Plc (Co-op) delayed closing his current account after he asked them to close it straight away.

## **What happened**

Mr K opened a new bank account with Co-op in August 2025. During a call with one of Co-op's complaints handlers in September 2025 Mr K was told they had decided to issue a 60 day notice to close his account. Mr K called Co-op later the same day and said he wanted his account closed straight away. He didn't want to wait 60 days. The call handler said she would pass that on to the complaints handler. Mr K's account was closed three days later. He complained as he didn't think the call handler he'd spoken to had been very helpful.

Co-op accepted they hadn't acted in line with Mr K's request to close his account straight away. They apologised for any inconvenience caused. Mr K wasn't happy with this response so brought his complaint to this service. He said he wanted redress for the distress and inconvenience caused by Co-op's poor service.

Our investigator didn't think Co-op needed to do anything more. She recognised that Co-op's error would have been frustrating for Mr K but she thought their apology was sufficient to put things right.

As Mr K didn't agree, 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.

Co-op accept they made an error. They acknowledge their call handler should have closed Mr K's account when he asked them to. And not three days afterwards. Co-op apologised for that mistake but Mr K thinks it should also pay him some compensation for the distress and inconvenience they caused.

Should Co-op provide compensation? On balance, I don't think so as I think an apology is fair and reasonable in the particular circumstances of this complaint. Let me explain.

When we consider compensation, we look at the impact the mistake or poor service has had on an individual. In this case, Mr K had a right to expect his current account to be closed when he asked Co-op to do that. Instead, Co-op only closed his account three days later and after he raised a complaint. That's poor service. But what was the impact on Mr K? He says it affected his mental health and his physical health, causing him distress and inconvenience.

I can see why an issue like this will have a greater impact on some people more than others and I think it's right that Co-op recognise that. But in this instance, I can see that they took immediate action once it was highlighted to them and the consequence was that Mr K's

account was open for three days longer than it otherwise would have been. I can understand Mr K's frustration that he had to contact Co-op again before they closed his account and this would have been inconvenient. But, on balance and in light of the information I've seen and the particular circumstances of this case, I think an apology was an appropriate way for Co-op to put things right. I don't think it needs to do anything more.

### **My final decision**

The Co-operative Bank Plc has already apologised to Mr K and I think that's a fair way to resolve this matter in all the circumstances. So, I don't think it needs to do anything more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 12 January 2026.

Richard Walker  
**Ombudsman**