

The complaint

Mr H complains about the experience he has had banking online with The Co-operative Bank Plc, trading as Co-op Bank (“Co-op”).

What happened

In February 2025 Mr H complained to Co-op about issues he’d had moving money between his current and savings account online. He said he’d made several attempts to transfer money between his current and savings accounts, but the app didn’t work properly and the transfers weren’t made. Mr H said he’d experienced similar problems before, but Co-op didn’t investigate his concerns as it should.

Mr H also complained about a message Co-op had sent him that indicated an overpayment to his savings account around that time (there was a monthly deposit limit of £250 on Mr H’s savings account). It appears that Mr H was concerned that might affect his interest rate and eligibility for Co-op’s switching incentive.

In its final response Co-op said it had no record of his unsuccessful attempts to move money between his accounts, or any other outages that would’ve impacted Mr H’s ability to make payments. So it didn’t uphold that aspect of his complaint. It asked Mr H to provide a screenshot or a video recording so it could investigate his concerns further. Co-op offered Mr H £25 compensation because Mr H said he was cut off when he phoned it on 14 February 2025 and had to wait in a queue before he could get through to another agent.

In addition, Co-op told Mr H it wasn’t permissible for Mr H to transfer money between his current and savings accounts to meet the criteria for its switch incentive scheme. It acknowledged that Mr H had been able to do that in the past. However, it said that his savings account wasn’t meant to be used in that way. It said that had been a delay moving money back to his savings account he’d breached the account terms and conditions. It warned him that repeated breaches of the account terms and conditions may eventually result in account closure.

Mr H remained unhappy so he complained to the Financial Ombudsman Service.

Our investigator looked into what happened. He said he’d looked into the transfers Mr H had made between his current and savings accounts but he couldn’t see that Co-op had made a mistake. He also considered the points Mr H made about his management of his accounts in relation to Co-op’s switch incentive.

After that Mr H made it clear that the crux of his complaint now was about the ongoing problems he’d experienced with Co-op’s online and app-based banking. Mr H said that he was particularly concerned about that transfers that appeared to have been made on its app but didn’t complete. He said that had happened to him on multiple occasions, but Co-op had refused to look into it. Mr H doesn’t think it was reasonable that Co-op had asked him to provide evidence to support what he’d said about the problems he has experienced. He told us it was for Co-op to investigate the problem on the basis of what he had told him - he wasn’t willing to get another device with a camera in order to photograph/video the relevant

screens on his app. Mr H thought Co-op should investigate using its own devices – he said it wasn't his responsibility to spend his time replicating/demonstrating the issue.

Our investigator acknowledged what Mr H had said. However, he said he needed to consider this complaint in light of the available evidence. He provided Mr H with Co-op's answers to questions he had raised. He said that Co-op had told him that its app has been tested before it was released and that it wasn't aware of other customers experiencing the problems Mr H had raised.

Mr H remained unhappy, so this complaint was passed to me to decide.

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.

It's clear that Mr H is very frustrated by Co-op's digital services – especially its app. He said he has had problems with it for several years. However, he feels that Co-op hasn't investigated properly. Mr H thinks Co-op's systems are inadequate e.g. it doesn't have a record of unsuccessful transactions (payments instructed in the app that Mr H says aren't completed) and only holds some records for 30 days.

I appreciate that Mr H wants the Financial Ombudsman Service to require Co-op to test its app by replicating the errors he has reported. But I'm afraid that's not my role. My role isn't to act as Co-op's regulator by telling it how to run its business or manage its systems. I don't think it's unreasonable that Co-op has asked Mr H to provide it with evidence to show the problems he has been experiencing with its app. I say that because I can see that Co-op looked into the matter in light of the evidence it has and that Co-op has been clear that it hasn't had complaints from other customers about this issue. And had Mr H provided this it would have enabled them to further investigate it.

My role is to consider the available evidence and resolve this complaint on the basis of what's fair and reasonable. Although Mr H is adamant that the issues he experienced in February 2025 transferring money between his current and savings accounts are ongoing problems I'm afraid that having considered all the information that has been provided in this case, I have no evidence to back that up, beyond what Mr H has told us. So it wouldn't be fair or reasonable for me to require Co-op to compensate Mr H for this matter. I can't see that Mr H was prevented from transferring money between his accounts by the problem he has complained about. I'm conscious that in addition to its digital services, Co-op has telephone and branch-based services to support its customers.

I appreciate that Mr H is likely to be disappointed by this decision, but for the reasons set out above, I don't think Co-op needs to do more to resolve this complaint.

My final decision

For the reasons set out above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 6 March 2026.

Laura Forster
Ombudsman