

The complaint

Mr K complains that THE CO-OPERATIVE BANK P.L.C (TCB) treated him unfairly when they blocked a transaction he was attempting to make with his credit card.

What happened

Mr K explained that on 17 July 2025 he was unable to complete transactions on his credit card. He said he later received a text message relating to one of the declined transactions, which caused him concern.

Mr K felt the decision by TCB to block his card was disproportionate given the small amount involved (£21.50). He also said there was no way to contact them until the following morning, when he was informed it had been a security issue.

Mr K said he was specifically unhappy that:

- TCB didn't contact him about the issue.
- He wasn't able to contact them until the next morning.
- He wasn't told in advance that the transaction would be blocked.
- The text message he received that evening about the declined transaction appeared to be a scam.

In July 2025, TCB issued its final response to Mr K's complaint. In summary, it said it couldn't explain exactly why the payments were stopped but considered that no error had been made. It said the text-messaging system allows customers to use their cards when the contact centre is closed, and so it didn't uphold these parts of the complaint. However, it acknowledged that it could have handled the telephone call with Mr K better. It upheld that part of the complaint and paid £50 in compensation for the inconvenience.

Unhappy with TCB's outcome, Mr K referred his complaint to this service, where it was passed to one of our investigators.

In November 2025, the investigator issued their view and recommended that Mr K's complaint should not be upheld. In summary, the investigator concluded that TCB had acted fairly and in line with its terms.

Mr K didn't accept the investigator's view and asked for the complaint to be referred to an ombudsman for a final decision. He added that TCB had relied on information from its website rather than its actual terms and conditions, and that the text message it sent appeared suspicious, which he said contradicted its own guidance.

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.

In considering what is fair and reasonable, I've thought about all the evidence and information provided afresh and the relevant law and regulations, regulators' rules, guidance and standards, codes of practice and (where appropriate) what I consider to have been good industry practice at the relevant time.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Mr K has made lengthy submissions. However, I consider the main issue to be TCB's decision to block a transaction he attempted to make for £21.50. Mr K believes this was disproportionate and left him with no reasonable way to contact TCB at the time to resolve the issue. He feels the situation contradicts TCB's own terms.

I've considered everything Mr K and TCB have said. Having done so, I don't think TCB acted unfairly when it blocked Mr K's card transaction on 17 July 2025 or in how it dealt with the situation afterwards.

TCB explained that it monitors card activity to identify patterns that may indicate fraud. On this occasion, Mr K's attempted £21.50 transaction was flagged. I'm satisfied that TCB is entitled under its terms and conditions to pause a transaction while checks are completed and to refuse a transaction if it deems it appropriate. That's what happened here, and I'm satisfied it acted within its contractual rights.

I've also looked at how TCB contacted Mr K. Its records show a text message was sent around one minute after the transaction, asking him to confirm whether it was genuine. Mr K believes the message arrived later, but TCB can only confirm when it sent the message, not how long delivery took. TCB said it received Mr K's reply around twenty minutes later, and the temporary block was removed at that point. Because Mr K didn't try to use the card again that evening, it's likely he wouldn't have realised the block had been lifted.

TCB also spoke with Mr K the following day and correctly explained that the transaction had been stopped while fraud checks were carried out. This is consistent with its terms. I appreciate that Mr K wanted more detail, but I don't consider TCB was obliged to disclose information that may compromise its internal processes, as this is likely to be commercially sensitive.

I've also considered whether TCB should have contacted Mr K in a different way. But I think it acted reasonably by sending a prompt text alert and having follow-up processes in place if a customer doesn't respond. I don't consider TCB is obliged to operate a 24/7 customer service line. TCB explained the text-alert system is designed in part to provide swift fraud notifications, including during out-of-hours periods.

I recognise that this experience was disappointing for Mr K. But I consider TCB's actions to have been reasonable in safeguarding, and I don't think it acted disproportionately or unreasonably. TCB has already compensated Mr K £50 for the separate matter of poor service during his phone call on 18 July 2025, and I think that's fair in the circumstances.

All things considered, I'm satisfied that TCB treated Mr K fairly, and I don't require it to take any further action.

My final decision

My final decision is that I don't uphold Mr K's complaint about THE CO-OPERATIVE BANK P.L.C.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 9 April 2026.

Benjamin John
Ombudsman