

The complaint

Mr B has complained that The Co-operative Bank (“Co-op Bank”) mis-sold him a fee-paying Everyday Extra packaged bank account.

Mr B is also unhappy with the service he received from Co-op Bank when he discussed downgrading his account over the phone.

What happened

Mr B took out a fee-paying Everyday Extra account in October 2024.

In July 2025, Mr B needed to make a claim on the mobile phone insurance included with his account. However, the insurer didn’t accept his claim.

Following this, Mr B complained to Co-op Bank. Co-op Bank issued its response to Mr B’s complaint on 24 July 2025 and partly upheld his complaint.

Co-op Bank explained that Mr B would need to raise his dissatisfaction regarding his mobile phone insurance claim with the insurer, and confirmed it had passed on his details to the insurer.

Co-op Bank acknowledged that Mr B had been incorrectly told that he could downgrade his packaged account by calling Co-op Bank, when he could’ve done this either online or over the phone. Co-op Bank paid Mr B £25 to apologise for giving him the wrong information. That said, Co-op Bank concluded that the packaged account had not been mis-sold and that when Mr B had called Co-op Bank to downgrade his account, it didn’t think the member of staff had pressured Mr B into downgrading his account online.

After Mr B referred his complaint to this service, one of our investigators assessed the complaint and they didn’t uphold Mr B’s complaint.

As Mr B didn’t agree with the investigator’s conclusions, the matter was referred for an ombudsman’s decision.

I note that Mr B is unhappy with the outcome of his mobile phone insurance claim and also the customer service he received from the insurer. But as this complaint only concerns Co-op Bank, I won’t address Mr B’s concerns regarding the insurer within this 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.

Having reviewed everything, I don’t uphold this complaint for broadly the same reasons that the investigator gave. I will explain why.

Mr B has complained that his packaged account was mis-sold as the insurer for the mobile phone insurance included with the account was the same insurer for another mobile phone insurance policy he already held elsewhere as part of a different packaged bank account. Mr B therefore questions whether the packaged account was suitable for him.

Co-op Bank has confirmed that Mr B applied for the account himself online, and says that its online sales process is a non-advised process. Based on what I have seen, including

archived versions of Co-op Bank's website from around the time that Mr B applied for the account – I'm satisfied that it was a non-advised process when it was sold to Mr B. For example, in the documentation that was in use at the time Mr B applied for the account, it says:

“Statement of demands and needs

.... The Co-operative Bank are not providing you with a personal recommendation based on your individual circumstances as to whether this policy is suitable for your needs...”

This means that Co-op Bank was not required to check if it was suitable for Mr B's specific needs. Instead, Co-op Bank was required to provide Mr B with clear, fair and not misleading information so that he could make an informed decision as to whether the account met his needs.

Co-op Bank was required to provide Mr B with important information about the account, and from what I have seen I think it largely did this. For example, in the relevant section of Co-op Bank's website (on the archived version of its website from October 2024) it summarised the benefits included with the account and explained that the account cost £15 per month. There was also a section of the web page that said:

“You're unable to open an Everyday Extra account if you have:

...

- *An equivalent standalone travel insurance, motor breakdown cover and mobile phone insurance in place. Where you do have existing cover, please ensure you review any current policies and are happy to proceed.”*

So, I'm satisfied that Co-op Bank did make it clear that Mr B should check any existing policies that he may have in place, before proceeding with the Everyday Extra account.

I note that, one of the reasons why Mr B is unhappy is because the insurer for the Co-op Bank mobile phone insurance policy is the same as his existing insurer. But again, I can see that documentation was made available to Mr B, before having to apply for the account, that explained who the Everyday Extra mobile phone insurer was. So, if Mr B wanted more than one insurance policy, he was given a reasonable opportunity to review the extent and levels of cover included with the Everyday Extra insurance benefits.

So, from what I have seen, I'm satisfied that Mr B was provided with enough information so that he could decide for himself whether the Everyday Extra account was appropriate for his circumstances. And I've not seen anything about Mr B's circumstances that makes me think he would've been put off from upgrading, had he been given even more information about the account.

So overall, I'm unable to conclude that Co-op Bank had mis-sold the Everyday Extra account. I acknowledge that Mr B ended up having two different packaged accounts with similar benefits, from two different providers. But in the circumstances, I can't reasonably say that Co-op Bank is at fault for his decision to do that.

Following the difficulties Mr B experienced with the insurer regarding his claim, Mr B wanted to downgrade his account. Mr B says that he felt pressured into downgrading his account himself online.

Having listened to the call, I'm unable to say that the member of staff acted unfairly or unreasonably towards Mr B. They made it clear that Mr B could downgrade over the phone or online. They also managed his expectations that doing so over the phone may take some time as there is a fair amount of information that needs to be read out to Mr B. And when Mr B was given the option, he said he'd downgrade the account himself online. When Mr B said this, the member of staff did offer to stay on the line with him whilst he did so, to provide any assistance, but Mr B declined this offer and confirmed he'd downgrade at a later time. Mr B

says he felt pressured by this, but I think the staff member dealt with Mr B's query in a fair and reasonable way.

Therefore, whilst I can understand why Mr B is unhappy about his mobile phone insurance claim, overall I'm unable to say that Co-op Bank had mis-sold the account or treated him unfairly when he discussed downgrading his account on the phone.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 26 February 2026.

Thomas White
Ombudsman