

The complaint

Mr S has complained about the level of service he received when he tried to contact THE CO-OPERATIVE BANK P.L.C. ("Co-op Bank") to obtain information about his packaged account.

What happened

Mr S was trying to access details about his travel insurance policy that is provided through a packaged account. Mr S reached out to the insurer, but he was told to contact Co-op Bank. Mr S contacted Co-op Bank and was on hold for 20 minutes. When Mr S eventually got through the phone call was cut off.

Following Mr S's complaint, Co-op Bank issued its response on 9 November 2025 and partly upheld the complaint. In summary it apologised for the call wait times, but said its investigation indicated that the call was ended from Mr S's end rather than from Co-op Bank's end. Co-op Bank explained that Mr S had called an inbound only number, so customers would usually need to call back if necessary. Co-op Bank wasn't sure if Mr S was having difficulties with his online banking portal, or the product provider's own portal and explained that if it's the latter, he should contact the product provider and provided a number to call. Co-op Bank also provided Mr S with his travel insurance policy number and said that he can access the policy details via its website. In total, Co-op Bank offered to pay Mr S £30 for the inconvenience caused.

After referring his complaint to this service, one of our investigators assessed the complaint and they thought that Co-op Bank should pay £100 compensation for what happened. As Co-op Bank didn't agree with this, the matter was referred for an ombudsman's 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 uphold this complaint.

Mr S has explained that he was due to travel overseas and wanted to have a copy of his travel insurance policy, in case he needed it whilst abroad. He says he contacted the insurer who referred him back to Co-op Bank. But when he tried to contact Co-op Bank, he had to wait on hold for 20 minutes and the line was then cut.

In the circumstances, I can appreciate that being on hold for 20 minutes and for the line then to be cut as soon as a member of staff came on the line must've been frustrating for Mr S. In response, Co-op Bank accepted that this was unreasonable and offered to pay Mr S £30, whereas the investigator recommended Co-op Bank pay Mr S £100.

In the circumstances, I think £50 compensation is reasonable. I say this because I accept that Mr S was clearly caused some inconvenience. And I think the line was probably cut by Co-op Bank (albeit not on purpose). I'm also mindful that Mr S wanted the full details of his

travel insurance and, because the insurer was unable to provide them and he didn't get to speak to Co-op Bank either, I understand that he ended up travelling without having the policy number.

But in terms of the impact this had on Mr S, I think the impact would've been minimal. I say this because Mr S was calling to ask for details about his travel insurance. But the policy summary of cover and policy wording would've been available for Mr S to access from Co-op Bank's website. This would've included details such as the level of cover provided, key terms and exclusions and who to contact should he need to claim.

So the only additional information that Co-op Bank could've provided, that wasn't already available on its website, would've been the policy number (which was included in its final response). But Mr S would not have needed that to make a claim – and if he really wanted that information, he could've called back (albeit with more time spent being on hold again).

I appreciate that Mr S is unhappy that he didn't receive a call back. But I don't think it's unreasonable in such circumstances, to expect a customer to call back, if the line is cut before they get a chance to speak to anyone. I also don't think that Co-op Bank would have necessarily known that Mr S wanted to be called back – especially when its systems indicated that Mr S had hung up.

So, whilst I can understand why Mr S may've wanted that information as a precaution, beyond the frustration of being on hold for 20 minutes and the line being cut, I can't see that Mr S was overly impacted by this matter. Therefore, I think that £100 compensation is a touch on the excessive side given the level of inconvenience caused here. After all we all experience an element of inconvenience and frustration in our everyday lives when dealing with service providers but that doesn't mean that compensation is merited each time something small goes wrong.

So in summary, I think a fair amount of compensation for the inconvenience caused is £50, as I think this better reflects the impact this matter had on Mr S.

Putting things right

To put things right, I require Co-op Bank to pay Mr S £50 for the inconvenience caused to him by this matter.

My final decision

Because of the reasons given above, I uphold this complaint, and require THE CO-OPERATIVE BANK P.L.C. to do what I have outlined above, to put matters right, in full and final settlement of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 24 March 2026.

Thomas White
Ombudsman