

complaint

Mrs C complains she has been treated unfairly by The Co-operative Bank Plc (“The Co-op”) when she attempted to set up a standing order over the phone.

background

Mrs C holds a bank account with The Co-op and called them on 20 May 2019 to set up a payment instruction for her rent. But The Co-op were unable to carry out Mrs C’s request because she failed to answer all of their security questions correctly. As a result, they said she’d have to go into branch with identification to set up the payment instead.

Mrs C was unhappy with this because her closest branch was some distance away, and she only had a few days left before her rent was due. She complained about the way she was treated by The Co-op, as she says she is taking medication and suffers with her mental health, and she believes they failed to consider her circumstances and just kept repeating themselves.

Mrs C says that during the call she was becoming more and more upset, and said to the operative that “you’ll be the death of me”, which led to The Co-op contacting the police who arrived at her address. She said the whole experience has had a significant impact on her mental health, and that she felt bullied and humiliated by the staff on the phone.

Our investigator didn’t uphold the complaint. He didn’t think The Co-op had acted unfairly by asking Mrs C to go into branch because they couldn’t be sure if they were talking to the right person. The investigator also didn’t think they’d acted inappropriately by sending the police to her address to conduct a welfare check, given the words she had used during the phone call. Mrs C disagreed and said she was also unhappy that The Co-op had told her she could set up a direct debit with her property management company, as it later turned out she could not do this.

my findings

I’ve considered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint. Having done so, I’ve decided not to uphold it.

I’ve listened to the relevant phone calls that form the basis of Mrs C’s complaint to determine whether I think she was treated unfairly or inappropriately. Mrs C wanted to set up a standing order and was passed through to The Co-op’s fraud team as she hadn’t answered the initial security questions correctly. The operative explained that if she didn’t answer the next questions correctly, she would have to visit her branch to set up the payment instruction. So when Mrs C failed to answer the additional security questions correctly, she was told she would have to visit her local branch.

Mrs C says she wasn’t given the breathing space to answer the security questions properly. But having listened to the call, I didn’t hear anything that would suggest she was rushed or pressured into answering any of the questions before she was ready. Mrs C also says that her circumstances were not considered or adjusted for appropriately. But The Co-op say they hadn’t been made aware of Mrs C’s specific circumstances beforehand. So I wouldn’t have expected them to have implemented or known about any reasonable adjustments that

might be required when talking to Mrs C, although they've since said they've placed a note on her account so that can take her circumstances into consideration in the future.

Mrs C says that she felt bullied and humiliated when talking to The Co-op and that the whole experience has had a detrimental impact on her mental health. I understand that Mrs C was left frustrated and upset by not being able to set up her standing order over the phone. And I appreciate that it was very inconvenient for her to visit her local branch. But The Co-op has a duty to safeguard the accounts and personal data of their customers. And in the circumstances, they were unable to verify who they were talking to because Mrs C didn't answer all the security questions correctly. So I don't think they've acted unreasonably by subsequently asking Mrs C to visit her branch with identification to set up the payment, as they had reason to believe the person they were speaking to may not have been Mrs C. This is also in line with their account terms and conditions. So while I can appreciate this left Mrs C feeling upset, The Co-op were only acting to safeguard her account and I don't think they've acted unreasonably in doing so.

In terms of the service Mrs C received, I also don't think the operatives she spoke to acted inappropriately or can be said to have bullied her. One of the operatives even suggested alternatives for Mrs C to pay her rent as she wanted to help ensure she paid it on time. But Mrs C was not happy that she was told to set up a direct debit with her property management company as one of these potential options, as she was eventually told by the company that they couldn't do this.

I understand that Mrs C may have felt frustrated by this, but the operative was simply listing various alternative options for Mrs C to pay her rent. The operative even said that if direct debit was *not* an option, then Mrs C could also see if she could pay her rent by debit card until she could go into branch. She was not told that the property management company could *definitely* set up a direct debit, and I can see that Mrs C was subsequently able to pay her rent on time. So it doesn't appear that the information Mrs C was given led to her suffering any form of loss in any event.

I've also considered whether it was inappropriate for The Co-op to send the police to Mrs C's address after she'd hung up the phone. Mrs C said she made a throwaway comment along the lines of the bank being the death of her. But having listened to the call, I don't think this is how it would have been construed. Mrs C said to the operative that she'd have to contact the Samaritans because "*you've really unsettled the balance with me and you will have my death on your hands because I cannot deal with this*". In the circumstances, and given that Mrs C was upset, I do not think the operative acted inappropriately by referring this matter to the police, as I think Mrs C's comment could be construed as a threat to her wellbeing as opposed to a throwaway comment, particularly as she mentioned having to contact the Samaritans.

I appreciate that Mrs C became upset as a result of the calls she had with The Co-op, and that this has had a detrimental impact on her mental health. But it appears that the main cause of this distress was Mrs C failing the security questions and having to find another way to pay her rent, which I can't fairly ask The Co-op to compensate her for.

Overall, I don't think they've treated Mrs C unfairly, or that any of their operatives said or did anything that was inappropriate in the circumstances, particularly because they were not sure whether they were in fact talking to Mrs C. So I will not be asking them to do anything further.

my final decision

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 3 October 2019.

Jack Ferris
ombudsman