

The complaint

Mr L and Mrs L are unhappy with the difficulties they experienced when trying to contact The Co-operative Bank Plc by telephone.

What happened

Mr L and Mrs L raised a complaint with Co-op Bank because they were unhappy with the length of time it was taking for phone calls to be answered by them around the time that the Covid-19 pandemic emerged in 2020.

Co-op Bank responded to Mr L and Mrs L and apologised that they'd had cause to complain about their experience when trying to contact them by phone. Co-op bank also explained that the Covid-19 pandemic had had a significant effect on how they were able to operate at that time, which is why call waiting times had increased. Mr L and Mrs L weren't satisfied with Co-op Bank's response, so they referred their complaint to this service.

One of our investigators looked at this complaint. But they felt Co-op Bank's explanation and apology already represented a fair response to this complaint. Mr L and Mrs L remained dissatisfied, so the matter was escalated to an ombudsman for a final 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.

Mr L and Mrs L have explained that their dissatisfaction with the time it was taking Co-op Bank to answer the phone calls they were making to them began around the time that the Covid-19 pandemic emerged in 2020.

In their response to Mr L and Mrs L's complaint, Co-op Bank provided an explanation of how the Covid-19 pandemic had affected their operations at that time. This included that Co-op Bank experienced staffing issues because of staff member sickness or a need for staff to isolate such that they were unable to come into work. Additionally, at this time of staff shortages, Co-op experienced higher than usual call volumes from customers who were worried about their financial commitments to Co-op bank because the social restrictions put in place by the UK Government at that time meant that they were unable to work.

Co-op's explanation to Mr L and Mrs L seems reasonable to me. And while I accept that Mr L and Mrs L did encounter significantly longer call waiting times when they tried to telephone Co-op Bank at that time, I don't feel that this unfair. Rather, I feel that it was an unfortunate but understandable consequence of the unprecedented social and economic events that surrounded the emergence of the Covid-19 pandemic in 2020.

Mr L and Mrs L have said that they feel that they were being bullied into accessing their accounts online. But I've seen no evidence of any 'bullying' as Mr L and Mrs L claim. And, at a time when it was understandably difficult for Co-op to meet the needs of their customers via telephone, it seems reasonable to me that Co-op would signpost their customers to their

online platform as an potential alternative to calling them – on which it might have been possible for many of their customers to find a quicker resolution to their enquiries.

Ultimately, I feel that the apology and detailed explanation which Co-op Bank provided to Mr L and Mrs L in their response to their complaint does represent a fair and reasonable outcome here. And given the unprecedented social and economic circumstances in 2020, I don't feel that it would be fair or reasonable to hold Co-op Bank to the same service standards then that I would hold them to either before or after the effects of the pandemic had ended. Rather, as explained, I feel that any reduction in service standards at that time was unfortunately both understandable necessary, given the circumstances, and so isn't something I would consider instructing Co-op Bank to compensate customers for.

I realise this might not be the outcome Mr L and Mrs L were wanting, but it follows that I won't be upholding this complaint or instructing Co-op Bank to take any further or alternative action here. I hope that Mr L and Mrs L will understand, given what I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L and Mrs L to accept or reject my decision before 15 January 2024.

Paul Cooper
Ombudsman