

The complaint

Mr H is unhappy that his debit card for the bank account he holds with The Co-operative Bank Plc stopped working.

What happened

Mr H tried to withdraw money from an ATM using his Co-op Bank debit card but found that it had stopped working. Mr H wasn't happy about this, so he raised a complaint.

Co-op Bank responded and explained that their records indicated that Mr H had used an incorrect personal identity number (PIN) on several occasions when trying to use the debit card, which had resulted in his debit card being blocked. And Co-op Bank further explained to Mr H what steps he needed to take to remove the block on his debit card. Mr H wasn't satisfied with Co-op Bank's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they felt that Co-op Bank's response to the complaint was fair and reasonable, and they didn't feel Co-op Bank should fairly be instructed to do anything further beyond that response. Mr H 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.

Having done so, I'd like to begin by confirming that this service isn't a regulatory body or a Court of Law and doesn't operate as such. This means that it isn't within my remit here to declare that Co-op Bank have or haven't acted in a non-regulatory or unlawful way.

Instead, this service is an informal, impartial dispute resolution service. And while we do take relevant law and regulation into account when arriving at our decisions, our remit is focussed on determining whether we feel a fair or unfair outcome has occurred – from an impartial perspective, after taking all the circumstances and factors of a complaint into consideration.

I also note that Mr H has provided several detailed submissions to this service regarding his complaint. I'd like to thank Mr H for these submissions, and I hope he doesn't consider it a discourtesy that I won't be responding in similar detail here. Instead, I've focussed on what I consider to be the key aspects of this complaint, in-line with this service's role as an informal dispute resolution service.

This means that if Mr H notes that I haven't addressed a specific point he's raised, it shouldn't be taken from this that I haven't considered that point – I can confirm that I've read and considered all the submissions provided by both Mr H and Co-op Bank. Rather, it should be taken that I have considered that point but that I don't feel it necessary to address it directly in this letter to arrive at what I consider to be a fair resolution to this complaint.

Mr H has explained to this service that he's certain that he hasn't forgotten his PIN for the Co-op Bank debit card and that therefore it can't be the case that the debit card won't work because it's been blocked for repeated incorrect PIN inputs as Co-op Bank suggest.

But Co-op have provided this service with screenshots of their internal systems which show that they do have record of repeated incorrect PIN inputs by Mr H. And so, I'm satisfied that it was for this reason – that Co-op Bank have record of repeated incorrect PIN inputs – that Co-op Bank blocked Mr H's debit card and required him to contact them to resolve the issue.

Co-op Bank's position doesn't seem unreasonable to me. And even if it were the case that Co-op Bank had made an error in regard to recording incorrect PIN inputs from Mr H – which seems unlikely to me – I feel that the clear explanation of this matter given to Mr H by Co-op Bank in their response to his complaint, which included a phone number for Mr H to call to request a new PIN, did provide Mr H with a reasonable means of resolving this matter.

However, it appears that while Mr H did telephone Co-op Bank as requested, he did so in regard to a previous complaint that had already been considered by this service and which wasn't a factor in why his debit card wasn't working for him at that time. And he didn't engage with Co-op Bank about resolving the issue of his PIN regarding Co-op Bank having record of several incorrect PIN inputs, as I feel Mr H reasonably could and should have done, and which in all likelihood would have resulted in the issuance of a new PIN to Mr H which would have resolved this issue with his debit card.

Ultimately, given all the above, I don't feel that Co-op Bank have done anything wrong here. It's my understanding that Mr H no longer has the debit card in question, and so if Mr H would like a replacement debit card from Co-op Bank, I can only encourage him to contact Co-op Bank directly and request a replacement debit card from them.

I realise this might not be the outcome Mr H was wanting, but it follows that I won't be upholding this complaint or instructing Co-op Bank to take any further action here. I hope that Mr H will understand, given what I've explained, why I've made the final decision 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 H to accept or reject my decision before 3 August 2023.

Paul Cooper
Ombudsman