

The complaint

Mr T complains The Co-operative Bank Plc (Co-op) won't refund his travel costs.

What happened

Mr T applied for a Co-op account and was switching from another bank. As part of the incentive offer Mr T had to register for online banking.

Mr T couldn't register and says he called Co-op. Co-op advised him to visit a branch.

Mr T's local branch is some way away, but he says he visited the branch on 1 and 4 August. Both times Mr T says the branch was too busy, and on the second visit he was directed to the next nearest branch, a considerable distance away.

Mr T visited this branch and managed to get his online banking sorted. Mr T asked the staff member in branch about a refund for his travel and call costs but was directed to the call centre. Mr T called but wasn't offered a refund.

Mr T complained to Co-op and it said Mr T had entered details incorrectly online and his registration had been blocked. Co-op said it could see Mr T had been to the furthest away branch on 31 July and 1 August, and this pre-dated his online issues.

Co-op said it hadn't made an error so it wouldn't refund any of Mr T's costs.

Mr T brought his complaint to this service and an investigator looked into things but didn't think Mr T's complaint should be upheld. The investigator couldn't see any record of a call to Co-op before Mr T's branch visits and thought the branch visit was Mr T's choice.

The investigator thought it was unlikely Mr T was turned away from his nearest branch as Co-op said it ran a waiting policy in branch. The investigator also saw contact between Mr T and the further away branch and felt a rapport could have been built.

The investigator said the further away branch could have agreed to compensate Mr T in branch, but didn't, and thought it was unlikely he'd been directed to call in.

Mr T didn't agree and felt he'd been manipulated, around any compensation payment, by the staff member in the further away branch. Mr T said the investigator agreed he could have been compensated by that branch, but he'd not received any payment.

Mr T asked for an ombudsman to decide things.

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.

I'm satisfied Mr T answered some questions incorrectly when trying to register for online

banking. Mr T's sent this service a screenshot confirming this.

I don't think it would be fair to say this was Co-op's fault.

The screenshot says Mr T's registration will be blocked for 24 hours but he can try again once the 24 hour period's expired. The screenshot also says Co-op can't remove the block, and it doesn't say consumers should call in to remove the block.

Co-op has sent information to show Mr T initially tried to register online on 2 August at 7.49pm. The screenshot Mr T sent in has no date, but the time says 7.52 pm, so I assume this screenshot was produced on 2 August.

But Mr T says he first visited his nearest branch on 1 August. I'm not sure whether Mr T visited his nearest branch on 1 August, but I don't think any visit on that date would be related to failed online registration, Mr T didn't try until the next day.

I'm satisfied Mr T visited the further away branch on 4 August, Co-op's records confirm this, and the member of staff Mr T spoke to also confirms this.

I don't know for certain whether Mr T visited his closest branch on 4 August. The manager at Mr T's closest branch says it's unlikely he'd have been turned away. Mr T says the branch was fully booked for the day and he was sent to the next nearest branch.

Mr T says this travel cost him around £62 for two days travel. But I can't see why Mr T would need to make the journey twice. Mr T failed online registration on 2 August, and this was fixed on 4 August.

I don't think it would be fair for Co-op to pay for any travel other than 4 August, and only then if Co-op made a mistake meaning Mr T had to travel to the further away branch.

And I don't think Co-op made a mistake.

I'm satisfied Mr T failed to properly complete the registration process. I don't think it would be fair to say Co-op made an error here.

And Co-op has no record of any calls from Mr T before one on 5 August. I don't think Mr T was told to visit a branch by Co-op on the phone. I think Mr T decided to visit a branch to fix the problem, even though he was advised he could try to register again, online, the next day.

I can't see Mr T tried to register again after the failed attempt on 2 August. The next attempt is the successful registration carried out in branch on 4 August.

And although Mr T says his closest branch had no appointments on 4 August, it doesn't seem he tried to book an appointment for another day. I think it was Mr T's choice to travel to the next nearest branch the same day to register for online banking.

Mr T says he asked for compensation in branch and was told to call in.

The staff member Mr T saw has given a statement where they say they have discretion to offer compensation so wouldn't have told Mr T to call in. The staff member says they wouldn't have offered compensation in this instance.

I'm not persuaded Mr T was told to call in for a refund of his travel costs.

Mr T also says the investigator agreed Mr T should be compensated, but I don't think they did. The investigator said the branch has discretion to issue compensation but didn't agree to pay any.

Mr T says he's been manipulated by the staff member he spoke to. This is in regard to Mr T saying he was told to call in for a refund. But since I'm not persuaded Mr T was told to do this, I don't think the staff member did anything wrong here.

I think Mr T made a choice to travel to the branch when he could have tried to register online again. And since I don't think Co-op made an error in the registration process, or said Mr T would be refunded, I don't think Co-op needs to do anything to resolve this complaint.

My final decision

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 31 January 2024.

Chris Russ
Ombudsman