

The complaint

Mrs B is unhappy with the service she received from The Co-operative Bank Plc (“Co-op”) while in branch.

What happened

After completing a transaction in branch, the Co-op staff member Mrs B was speaking with asked Mrs B a series of questions about why she had closed her credit card account and whether she might be interested in applying for a new one. However, the staff member made assumptions about Mrs B which Mrs B found distressing, including that Mrs B didn’t work such that her husband might be able to apply for a new credit card on her behalf. Mrs B wasn’t happy with how she was spoken with by the staff member, so she raised a complaint.

Co-op responded to Mrs B and apologised for any distress that she may have experienced. Co-op also explained that it wasn’t the intention of their staff member to upset Mrs B and that the branch manager was aware of Mrs B’s feedback and was committed to ensuring that all the staff at the branch take Mrs B’s feedback on board. Mrs B wasn’t satisfied with Co-op’s response, so she referred her complaint to this service.

One of our investigators looked at this complaint. They noted that it was difficult to say with any certainty what the intention of the staff member had been, and they felt that it was possible that the staff member had followed a scripted approach in a clumsy way. As such, our investigator didn’t feel that they could fairly and impartially say that Co-op should take any further action as Mrs B would like. Mrs B 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. Instead, this service is an informal, impartial dispute resolution service. And while we do take relevant law and regulation into account, our remit is focussed on whether we feel a fair outcome has occurred – from an impartial perspective, after taking all the factors and circumstances of a complaint into consideration.

It’s clear that Mrs B was very upset by how she was spoken to in branch by Co-op’s staff member, and I’d like to reassure Mrs B that I’ve taken the strength of her feeling into consideration when reviewing this complaint.

But I’m also duty bound to consider this matter from Co-op’s perspective also. And this includes the apology that Co-op have already provided to Mrs B in their response to her complaint, as well as the instructions given to Co-op staff surrounding credit card approaches that the staff member in question appears to have been attempting to follow.

For instance, Co-op have explained that their staff members are trained to notice if a

customer with whom they're speaking has previously held a credit card account that's been closed – such as Mrs B had – and to ask such customers whether they had chosen to close the credit card account or whether it had been the decision of the bank. And Co-op staff members are also trained to ask further questions about income, including partner's income, to ascertain whether the customer might be able to apply for a credit card account again.

Co-op's approach isn't unusual here, and ultimately, it's for Co-op to decide how they will approach their existing customers regarding other products and services that they offer.

But it seems clear that in this instance, the approach that the staff member was trained to make was found by Mrs B to be upsetting. This could potentially have been because of assumptions that the staff member may have made about Mrs B that appear to sit outside the scripted approach, such as that Mrs B wasn't working.

Upon consideration, I feel it's possible that this may have been a clumsy attempt by the staff member to prompt Mrs B into revealing whether she was working, so that the staff member knew which branch of the scripted approach they should follow. But regardless of why the staff member upset Mrs B, the fact remains that the staff member did upset Mrs B.

However, Co-op have recognised this fact in their response to Mrs B, in which they clearly and specifically apologised for the distress that Mrs B had experienced when in branch.

Mrs B has explained that she wants Co-op to confirm that the staff member in question will receive training to make sure that something similar doesn't happen again. But Co-op also explained in their response to Mrs B's complaint that the branch manager has been made aware of Mrs B's feedback and has committed to ensuring that all branch staff members take that feedback on board and are more aware to the possible consequences that can occur following conversations such as the one between the staff member and Mrs B.

It isn't for this service to instruct Co-op to train its staff in a particular way as Mrs B would like. But I feel that Co-op's response to Mrs B's complaint detailed in the preceding paragraph is fair and reasonable and achieves a similar outcome to that which Mrs B wants, in that the branch staff have been made aware of Mrs B's distress so that greater care can be taken when engaging customers in similar conversations moving forwards.

Ultimately, in consideration of all the factors and circumstances of this complaint, including the distress experienced by Mrs B, I don't feel that Co-op need to do anything further here.

In arriving at this position, I've considered the clear upset and distress that Mrs B has experienced. But I've also considered that the staff member in question appears to have been following a scripted approach required of them by Co-op. And while I accept that the staff member may not have executed the scripted approach somewhat poorly, I don't feel it's likely that there was any deliberate or intentional malice in the actions of the staff member.

Accordingly, I feel that the response already issued by Co-op to Mrs B's complaint, including the apology made by Co-op to Mrs B and the taking on board of Mrs B's feedback by Co-op so that future similar conversations can be handled more appropriately, already represents a fair resolution to what happened here.

I realise this won't be the outcome Mrs B was wanting, but it follows from all the above that I won't be upholding this complaint or instructing Co-op to take any further action here. I hope Mrs B will understand, give 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 Mrs B to accept or reject my decision before 6 September 2023.

Paul Cooper
Ombudsman