

The complaint

Mr F complains that The Co-operative Bank Plc did not switch over his account to them which resulted in him losing out on a switcher incentive.

What happened

Mr F says he opened a current account with Co-op, looking to switch to them his external current account. He says he completed the application online and he input that he would be looking to switch his external account within the seven working days mentioned. Mr F says that he either entered his existing bank details or he wasn't provided this option, otherwise he would have entered his details.

Mr F says when he checked how the switch was progressing and when he could receive the switch incentive they couldn't find this, so he contacted Co-op by secure messaging. They told Mr F to either give them a call or to visit a branch, but Mr F did not want to do either of these things due to call costs and there being no local Co-op branches. He requested to complete the switch online, but he says he's been told this isn't possible. Mr F made a complaint to Co-op.

Co-op did not uphold Mr F's complaint. They said they had spoken with their switching team, and they can confirm that they have no correspondence from Mr F in regards to switching. They told Mr F to give them a call so they could gather all information to get this finalised for him. Mr F brought his complaint to our service.

Our investigator did not uphold Mr F's complaint. She said the application for the account was submitted on 17 August 2023 and the account was opened successfully the following day, so there were no problems with the application and no extra documents requested to complete the application. She said due to the time that has passed between August and now, Co-op are not able to confirm if a switch was requested alongside this application as the records are only kept for three months after the application has been processed. However, when the complaint was originally dealt with Co-op's switching team confirmed that no switch request had been received.

Mr F asked for an ombudsman to review his complaint. He said when he applied online he firmly believed he did give his current bank details to be switched from, or else this was definitely an option, as it was clearly his main intention to do this so he could switch accounts and be eligible for the reward incentive.

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 F has made a number of points to this service, and I've considered and read everything he's said and sent us. But, in line with this service's role as a quick and informal body I'll be focusing on the crux of his complaint in deciding what's fair and reasonable here.

Co-op have told us that due to the time that has passed between August and now they are not able to confirm if a switch was requested as part of Mr F's account application as switcher records are only kept for three months after an application has been processed. So I'm unable to rely on this here.

But when Mr F enquired about the progress of the switch on 30 August 2023 – less than two weeks after his application, he was told they cannot see a switch scheduled on the account. And the following day, Mr F was told the chat agent had now spoken to their switcher team and there had been no correspondence from Mr F about switching. So on the balance of probabilities, I'm not persuaded Mr F instructed Co-op to make a switch as part of his current account application.

Another indicator that Mr F didn't instruct Co-op to switch his third party current account is that Co-op have confirmed that with online applications, the account opening and switching process is automated, and there would only be issues with the switch if there were issues with the application. The fact that the application was completed online on 17 August 2023 and the account opened on 18 August 2023, without any need for Co-op to contact Mr F, indicates that there were no issues with the information provided on the application.

Mr F has said he believes he gave his current details to be switched from. But what I'm persuaded that has happened here is that it appears the Co-op application for the current account asks for existing details of a current account. I can see that Mr F provided an external sort code and account number as part of his application for the account. So it may be that as Mr F entered these details he's thought that they would be automatically used to switch his account, but these would also need to be included in the switcher section of the application in order for the switch to take place.

Based on the evidence I've mentioned, I'm not persuaded that on the balance of probabilities that Mr F entered this information in the switcher section, even though it's clear he entered this on his account application.

Once Mr F had been informed that there was no switch scheduled on his account, he was given a phone number so they could get this finalised for him. But I can't see that Mr F rang Co-op to rectify this. While I understand he didn't have time to do this and he was concerned about call costs, I can't hold Co-op responsible for Mr F taking no further action to switch over his account when they had asked him to.

Prior to February 2024, if the switch details weren't entered as part of the application (as the evidence suggests here that they weren't), then the only way Co-op could facilitate a switch was either by phone or Mr F visiting a branch. So I can't conclude that Mr F should be paid the switcher incentive, as the terms of the incentive weren't met. So it follows I don't require Co-op to do anything further.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 22 May 2024.

Gregory Sloanes
Ombudsman