

## **The complaint**

Mrs M complains that The Co-operative Bank Plc trading as Platform (Platform) hasn't followed a court order and has transferred her property to her ex-husband.

## **What happened**

Mrs M held a mortgage with Platform in joint names with her ex-husband. In June 2022, during divorce proceedings, a family court ordered that the family home be sold. And this order set out that the sale be conducted by both Mrs M and her ex-husband.

The property was sold in March 2023 and the mortgage was redeemed.

In June 2023, Mrs M complained to Platform about a number of issues related to the redemption of her mortgage. The complaint points included the amount of the redemption, how Platform communicated with Mrs M and correspondence being sent to her ex-husband's new address. But key to Mrs M's complaint was that she wanted to know what had happened to her property – she believed Platform has transferred or sold the property to her ex-husband.

Platform didn't uphold most of the complaint points. But it did say it had incorrectly acknowledged Mrs M's complaint by sending a letter to her ex-husband's address. It paid £200 compensation for this mistake.

Mrs M didn't accept this and referred the complaint to our Service. One of our Investigators looked into the complaint. He didn't think the complaint should be upheld. Mrs M didn't accept this and asked for the complaint to be reviewed by an Ombudsman. So, it's now been passed to me to consider and make 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.

Mrs M has raised many points and made many accusations about wrongdoing of various parties. These parties include solicitors, the police, estate agents, the Legal Ombudsman and Royal Mail. She also believes there's been collusion with family members.

From what Mrs M has said, she's clearly been through a lot. However, I must be clear here that I'm not able to consider the actions of any of these other parties. And if Mrs M believes there has been a criminal conspiracy, then she would need to take that up with the police. I am only able to consider the complaints about regulated financial businesses. And in this case, that is Platform as her former mortgage provider. Our Investigator has already explained this to her.

Mrs M has provided a number of detailed responses to our Investigator's opinion. And a lot of further evidence. I want to reassure Mrs M that I've read and considered everything she's sent. However, her responses cover, in detail, the actions of a number of other parties as

I've set out above, which I cannot consider. The only matter Mrs M has focussed upon in her response to our Investigator that I can consider is whether Platform transferred or sold her former property to her ex-husband.

Mrs M's mortgage with Platform was fully repaid in March 2023. At this point, Platform had no further interest in the property. Platform wrote to Mrs M's solicitors in April 2023 providing copies of the title deeds and confirming it had no further interest in the property. It is at this point, that Platform's involvement in the property ended. I can see that Platform promptly confirmed the mortgage had been repaid and released its charge as it's required to. I can't see that it's made a mistake here.

I don't know who Mrs M's property was sold to. But the court order said that it must be sold by Mrs M and her ex-husband. Platform wouldn't have had any involvement in selling the property. I do note that Mrs M has provided documents of the TR1 form which is the form that transfers the legal ownership of a property, and this doesn't show the property being transferred to Mrs M's ex-husband. But, even if it did, this wouldn't have been done by Platform.

I'd expect Mrs M to have more knowledge about the sale of the property than Platform, who wouldn't have any knowledge other than knowing the mortgage had been redeemed. She would've needed to have been involved to some extent in the sale. If Mrs M wants further details of the property sale, I'd suggest she speaks with either the estate agents or solicitors who assisted with the sale.

Mrs M has said that Platform didn't adhere to the court order. However, the court order names Mrs M and her ex-husband. Platform isn't a party to the court order or named within it. So, there's nothing for it to comply with.

I have considered Mrs M's points about how Platform corresponded with her. But, like our Investigator, I can't see it's done anything wrong here. Platform explained why some of its correspondence couldn't be sent by email as it wasn't secure. I understand that Mrs M has concerns with employees of the postal service, but I can't hold Platform responsible for this.

Platform has accepted that it sent documents to Mrs M's ex-husband's address. This must've been upsetting for Mrs M. But I've seen nothing to suggest this is anything other than a mistake by Platform. It's paid Mrs M £200 compensation for this. I think this is a fair amount and I'm not going to ask it to make a further payment.

Mrs M has also raised issues with how Platform handled her complaint. However, complaint handling isn't an activity that our service is able to review under our rules. So I can't make a finding on whether Platform has done anything wrong in this regard.

### **My final decision**

Whilst I recognise Mrs M will be disappointed, my final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 14 February 2024.

Rob Deadman  
**Ombudsman**