

The complaint

Mr T complains that The Co-operative Bank PLC cancelled a standing order without his authority. He's also unhappy about the waiting times he experienced when he tried to discuss what had happened.

What happened

Mr T holds a current account with The Co-operative Bank PLC (The Co-op). In October 2009 he instructed the Co-op to pay £32 each month by standing order to an individual from whom he was renting a garage.

The requested monthly payment debited Mr T's account from 15 October 2009 until 15 September 2020 when the last payment was made. Mr T didn't notice the payment had stopped until earlier this year and, by this time, significant arrears were owed to the individual from whom he was renting the garage.

Mr T said he didn't authorise or request the cancellation of his standing order. He believed that The Co-op had done this in error. So, he complained about what had happened. However, when he contacted the Co-op to discuss his concerns on 18 March 2024, he said he experienced extended wait times, which caused frustration and inconvenience.

On 17 May 2024, The Co-op issued its final response to Mr T's complaint. It stated that it hadn't input an expiry date on the standing order when it had been set up in 2009. And it informed Mr T that it hadn't cancelled the standing order either.

While The Co-op didn't uphold the first part of Mr T's complaint, it accepted that he'd experienced shortfalls in service when he'd contacted it to discuss his concerns on 18 March 2024. It apologised for extended wait times at that time and offered Mr T £50 compensation to acknowledge the trouble and upset he'd had been caused.

Being dissatisfied with The Co-op's response to his complaint Mr T referred it to our service. Our investigator assessed the evidence provided by Mr T and The Co-op. But they didn't recommend upholding this complaint. They didn't think The Co-op had made an error or that it needed to do anything more here to resolve Mr T's complaint. But Mr T disagreed and asked for the matter to be referred to an ombudsman.

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 sorry to hear about the difficulties Mr T experienced here. I'm sure he's suffered some upset and inconvenience as a result of what happened and for that I'm sorry. But my role is to assess whether I think The Co-op made a mistake, or treated Mr T unfairly, such that it needs to now put things right.

I'd like to thank Mr T for his detailed submissions about this complaint. I want to assure him I've read and considered everything that both he and The Co-op have sent when reaching my decision. I haven't referred to all the points Mr T has raised as I've focused on what I feel are the key issues of the case. I hope Mr T won't take that as a discourtesy, my approach reflects the informal nature of our service.

Where the evidence is incomplete, inconclusive or contradictory (as some of it is here), I reach my decision on the balance of probabilities – in other words, what I consider is most likely to have happened in the light of the available evidence and the wider circumstances.

I'll explain at the outset that for me to arrive at the conclusion that The Co-op cancelled the standing order, I'd need to be satisfied on the balance of probabilities that there was no instruction or authority from Mr T to cancel that payment.

I'm aware that Mr T doesn't accept The Co-op's evidence. It says it has a record, which it says demonstrates that he contacted it by telephone to request cancellation of the standing order in September 2020 and that it acted on that instruction. I can see that a copy of this banking record has been shared with Mr T by our investigator.

The Co-op has shown our service a contemporaneous banking record that demonstrates it received a telephone call from Mr T on 17 September 2020. There's no call recording of this contact. So our service and The Co-op haven't been able to listen to a copy of the call Mr T made in assessing this complaint. But this isn't unusual given the passage of time. And I've carefully considered what happened subsequently with Mr T's account.

The last standing order payment was made from Mr T's account on 15 September 2020. This was 2 days before the call he made. The evidence The Co-op has provided to our service shows that the standing order was cancelled following this call, which explains why the payment didn't debit Mr T's account on 15 October 2020.

In the overall circumstances I'm persuaded it's more likely than not that Mr T gave instructions to the Co-op during the call on 17 September 2020 to cancel the standing order and that this is what why it was cancelled. I think the banking record The Co-op shared with our service is reliable evidence that goes to explain the circumstances in which the standing order was cancelled.

I'm sorry to disappoint Mr T but I'm not satisfied that The Co-op made an error in cancelling the standing order. And I can see it tried to assist him in arranging a payment to discharge the arrears he's accrued while the standing order wasn't being paid. It isn't clear if Mr T has now resolved his unpaid arrears but if he hasn't and still requires the assistance of The Co-op I'd urge him to contact it further.

I'll turn now to the second part of Mr T's complaint about the extensive waiting times he experienced when trying to discuss his concerns with the Co-op.

The Co-op accepts that when Mr T contacted it, on 18 March 2024, call waiting times were protracted and longer than usual. It's already offered to pay him £50 as a goodwill gesture to recognise the trouble and upset he experienced. In the overall circumstances, I'm satisfied that this sum is a fair and reasonable outcome for the long wait times Mr T experienced. I haven't seen enough evidence to persuade me that a higher award is warranted here. If Mr T now wishes to accept The Co-op's offer he should contact it directly.

I appreciate that Mr T feels very strongly about the issues raised in this complaint and I've carefully considered everything he has said. But, as I'm satisfied The Co-op acted fairly and reasonably, I'm not going to ask it to do anymore here. This now brings to an end what we,

in trying to resolve Mr T's dispute with The Co-op, can do for him. I'm sorry we can't help Mr T any further with this.

My final decision

My final decision is that 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 11 September 2024.

Julie Mitchell
Ombudsman