

## **The complaint**

Mr J complains that The Co-operative Bank Plc has failed to pay him an account switch incentive.

## **What happened**

Mr J says he correctly followed The Co-op's "Refer a Friend" (RaF) process which should have meant he was paid £150. He says his account was switched and he submitted the RaF form. Mr J says he didn't comply with the payments condition but that was due to The Co-op not being able to find the form he submitted. He would like the £150 paid and says The Co-op ought to have helped complete the process. He would also like £100 compensation for what took place.

The Co-op says Mr J did not meet the criteria for the RaF incentive for £125. It initially said Mr J hadn't made the required payments but now also says he submitted the RaF form before the switch process which was contrary to the terms and conditions.

Mr J brought his complaint to us, and our investigator didn't uphold the complaint. The investigator thought Mr J hadn't followed the correct process and The Co-op correctly said the terms and conditions hadn't been met. The investigator also thought Mr J appeared to accept the mistake was his in a telephone call to The Co-op.

Mr J doesn't accept that view and says he was referring to The Co-op making a mistake not him. He says it's unfair that The Co-op is using different reasons to refuse the payment.

## **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.

The starting point for this complaint is the switch terms and conditions. They make clear that to receive the incentive of £125, not £150 as Mr J says, the process must be followed and in order. That means a number of payments have to be made and that the RaF form must be submitted after the switch application when a customer has account details.

I have looked carefully at The Co-op's records and am satisfied that Mr J submitted the RaF form too early and before the terms and conditions allow. And that he didn't make the required number of payments. I appreciate Mr J accepts he didn't make the required payments as he says there was a dispute about the form. But I am satisfied the terms and conditions are clear and that Mr J was still required to make the payments regardless of any possible dispute about the form in order to receive the incentive. It follows that I don't think The Co-op has made a mistake or acted unfairly and find that it acted in line with the incentive terms and conditions.

I have not seen any evidence of The Co-op making an error or mistake and think it's up to Mr J to meet the incentive rules to receive the payment. I appreciate Mr J says The Co-op has provided different reasons for the refusal to pay the incentive, but I don't think that

matters as I am satisfied that Mr J was not entitled to the payment under either reason.

I find this now brings an end to what we in trying to resolve this dispute informally can do. I have not commented on the payment The Co-op has made to Mr J for the call times as that is not part of the complaint he has asked me to look at.

### **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 J to accept or reject my decision before 17 December 2024.

David Singh  
**Ombudsman**