

The complaint

Miss S' complaint is about Metro Bank PLC not allowing her family members to pay cash into her bank account and that not responding to her complaint.

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead I'll focus on giving my reasons for my 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 agree with the conclusions reached by the investigator for these reasons:

- Miss S opened a current account with Metro Bank in October 2018. The terms of the account say that the customer can pay cash in or withdraw cash over the counter in any Metro Bank store. They then explain that further identification may be required in certain circumstances. In this case it wasn't Miss S who was paying the cash into her account but family members.
- Miss S' family members tried to pay the cash into her account in November 2019. Metro Bank has explained that a change in policy from 2 September 2018 meant that it stopped accepting cash payments into personal accounts from third parties. It has explained the reason for this change as further protecting its customers and the community. As our investigator has explained, it is not our role to decide a bank's policies, but we can consider whether a customer has been treated fairly in relation to these. In this case, while I appreciate this issue may have caused some inconvenience, as Metro Bank was following its policy by not allowing a third party to pay cash into Miss S account, I cannot say that it treated her unfairly.
- During the visit by Miss S' family member, he raised a complaint, and this was recorded. At that time, it was explained to him that he had been incorrectly told by the cashier that it was a regulatory rule that meant the cash couldn't be paid in rather than a policy change. However, this decision is about Miss S' complaint and this wasn't an issue she experienced so I do not find I can say it caused her any distress or inconvenience.
- Miss S says that she should have been told about the change in policy. Metro Bank has said it wasn't required to provide a communication about this. I have looked through the account terms and conditions and I do not find I can say that Metro Bank was required to send a communication to Miss S about this policy change. It has explained that it was letting customers know in branch in the month preceding the change.
- Miss S says that she didn't get a response to her complaint letter sent in December 2019. I note Metro Bank's comments about the similarity between Miss S' complaint and that of her family member however, as Miss S had raised a complaint as a

customer of Metro Bank it is reasonable that she would expect a response.

- Miss S has said that the issues she experienced have caused her distress, inconvenience and financial loss. As I do not find that Metro Bank did anything wrong by not accepting the deposit from Miss S' family member I do not require it to do anything in response to this part of her complaint. I do think Metro Bank should have responded to Miss S' complaint. But as this was passed to this service and investigated and I have nothing to suggest this issue caused Miss S any financial loss or significant distress, so I do not require any further action to be taken regarding this part of her complaint.

For these reasons, I do not uphold this complaint.

My final decision

My final decision is that I do not uphold this complaint about Metro Bank PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 22 November 2020.

Jane Archer
Ombudsman