

## **The complaint**

Mr B complains that Metro Bank PLC caused his other bank account to be blocked for a week.

## **What happened**

Mr B says he raised a dispute over a £100 payment. He says Metro incorrectly thought it was about a payment to his other bank I will call "H" which meant H blocked his account in March 2021 for about a week. Mr B says as a result of the H account block he was unable to go to college that week or work and meant he couldn't buy essential items. He says he should be entitled to further compensation on top of the £100 Metro has paid.

Metro accepts it made a mistake by contacting H instead of a different business. It says a human error caused the mistake and has paid appropriate compensation of £100.

Mr B brought his complaint to us and our investigator upheld the complaint. The investigator thought there was no issue a mistake was made and thought Mr B's H account was blocked for a week. She thought Mr B was unable to attend college, work or buy food which would have had a significant impact. The investigator recommended Metro pay £250 compensation for the inconvenience and distress caused.

Mr B accepts that view and has provided a college attendance record which he says shows he didn't attend college that week.

Metro doesn't accept that view and says the record shows a number of missed attendances at college by Mr B over a longer time period.

## **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 have come to the overall view that Metro's compensation award doesn't go far enough but for slightly different reasons to those of the investigator. I don't consider those slight differences require a provisional decision.

There is no question here that Metro made a mistake which resulted in H blocking Mr B's account access for a week. I have no doubt that mistake caused Mr B inconvenience and distress in not being able to access his money and can see that at that time in March 2021 he had what I think was a fairly small balance in his Metro account.

I appreciate what Metro says about Mr B's college attendance and agree with it that there are on the face of the document he provided, a number of missed attendances on other occasions. So, I can't fairly conclude Metro's actions were the cause of Mr B failing to attend college and I have not seen any evidence of loss of income from work. I also don't think it clear if Mr B had access to other accounts.

The key issue is the level of compensation. I'm satisfied that an account block would have

caused Mr B inconvenience and I have no doubt that meant speaking to H as well as attending its branch to try and sort matters out. I can also see that Metro has provided us with about 14 telephone call recordings between it and Mr B. So, I'm satisfied Metro's mistake had a significant impact on Mr B's time and can see that he spent some considerable time on the telephone to Metro about this issue. I accept that some calls were connected with the original issue, but I am satisfied there are still a large number of calls made in any event even excluding the calls to H.

For those reasons I don't think £100 compensation fairly reflects the level of inconvenience caused here or fairly reflects the amount of calls Mr B made to resolve matters. I also think that this was a mistake that meant an account was blocked for a week which is a significant period of time and has a significant impact.

### **Putting things right**

Metro should pay Mr B a further £150 compensation making a total of £250.

### **My final decision**

My final decision is that I uphold this complaint and order Metro Bank PLC to pay Mr B £150 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 28 March 2022.

David Singh  
**Ombudsman**