

The complaint

Mrs P complains about the problems she experienced when trying to register for online banking with Metro Bank PLC (“Metro Bank”).

What happened

Mrs P held a savings account with Metro Bank which was due to mature in July 2021. At the point of maturity, Mrs P wanted to transfer her funds to an account she held at another bank. She wanted to do this online but had difficulty registering for online banking with Metro Bank. She called Metro Bank to set up the online facility and the advisor stayed on the phone with her while she completed the registration process. Metro Bank says that the final step is for a passcode to be sent to the customer which enables them to complete the login process.

But Mrs P experienced difficulties with this stage of the process. She says that, over the course of around half an hour, three different passcodes were sent to her, but each passcode was sent more than once. She was extremely concerned by this as they were supposed to be one-time passcodes.

Mrs P lodged a complaint with Metro Bank. It raised an incident ticket so that the issue could be investigated. Mrs P said she would call back the following day to arrange over the phone for the funds to be transferred. She did so and the money was sent out to her nominated account that same morning.

But Mrs P wasn't happy about the situation. She says she was worried about a security breach when she noticed the same passcodes had been sent to her more than once and thought it could be a scam. She says the money in the Metro Bank account was her life savings and she was very distressed when she couldn't access the account. Even after she'd managed to complete the transfer, she says she continued to worry until the funds arrived in her other bank account, which took a few hours.

When Metro Bank responded to her complaint it said that customers should always get a different passcode, but network issues could have had an impact, causing her to receive the same passcode more than once. It apologised that Mrs P had been disappointed, but said it wasn't able to uphold the complaint.

Mrs P wasn't happy with Metro Bank's response and brought the complaint to this service. Our Investigator didn't think Metro Bank had acted unfairly and didn't ask it to do anything. But Mrs P didn't agree and asked for the complaint to be reviewed by 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.

Metro Bank says the issue of the passcodes was investigated by its Digital Team. It says it didn't identify any issues on Metro Bank's side which explain why the same passcodes were sent to Mrs P more than once. It says this could have been caused by an issue with Mrs P's

network provider. I think that's a reasonable suggestion. I haven't seen anything which disproves this theory or indicates another explanation for the problems Mrs P encountered. I realise Mrs P feels strongly that the issue was caused by Metro Bank. She says it didn't act with due skill, care and diligence. But I haven't seen any evidence of that. So I can't safely conclude that what happened here was Metro Bank's fault.

Metro Bank says the only thing it could have done was to reset Mrs P's online banking credentials. But it says that, as Mrs P had already transferred her funds by the time it completed its investigation, this didn't seem necessary. I think that's a reasonable stance.

I can appreciate that the situation was concerning for Mrs P. But, despite the initial problems, she was able to complete the registration process and then make the transfer to her chosen account on the day of maturity. So she hasn't experienced any financial loss as a result.

She's explained the worry and distress she experienced, and I can understand her point of view. But, as I explained above, I can't conclude from the information available to me that this was Metro Bank's fault. So, although I'm sorry to disappoint Mrs P, I'm not going to ask Metro Bank to do anything here.

My final decision

For the reasons above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs P to accept or reject my decision before 6 June 2022.

Katy Kidd
Ombudsman