

The complaint

Mr G is unhappy with how long Metro Bank PLC took to deal with unauthorised transactions on his account.

What happened

Mr G noticed unauthorised transactions on his account and raised them with Metro Bank. He says he was told he'd have the money returned to him within 10 days but that didn't happen. Mr G had to travel abroad in the meantime. He's explained that being without the funds caused him inconvenience and he had to repeatedly call Metro Bank to find out what was happening. Mr G also mentioned he had to sell his work phone while abroad to raise money to cover the costs of necessary expenses. He complained to Metro Bank about these matters, saying he wanted it to cover the costs of his calls from abroad and to reimburse him the cost of the phone he later had to purchase.

Metro Bank investigated his complaint and agreed that its adviser did imply that it should be able to complete its investigations in ten days, when that can't be guaranteed. However, Mr G was provided with the correct information a couple of days later. It also acknowledged Mr G's frustrations that he wasn't always able to speak to the individual who'd left him a message. It explained that it initially hadn't updated its system with Mr G's new contact number so it was unable to reach him when returning his calls, so it sent him an email instead with a request for him to call again. It offered Mr G £75 compensation. Mr G didn't accept this and brought his complaint to this service.

Our investigator looked in the case and agreed that Mr G had been inconvenienced by Metro Bank's actions and that given the reason he was abroad, being without the funds added to his frustrations. She recommended that Metro Bank pay Mr G £100 compensation and refund the cost of the calls he made, subject to him providing evidence. She explained she wouldn't recommend Metro Bank pay the cost of the phone, as it was Mr G's choice to sell it.

Mr G initially agreed the complaint could be settled in this way but was unable to provide an itemised statement for all of the calls that were made from each of the phones he used. He provided evidence that he was billed for £250 foreign calls on one number and incurred costs on a pay as you go (PAYG) phone. He said he expects Metro Bank to cover those costs. Metro Bank said it searched its systems for the numbers Mr G had given it and refunded the costs for the calls it could find which totalled £138.60.

Mr G remained unhappy and asked for an ombudsman's decision as he wants all of his call costs covered, as well as the cost of the phone.

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 only thing left for me to decide is how this complaint should be settled.

I'm satisfied that Metro Bank did make an error in suggesting Mr G may have his money returned to him within 10 days. And given the wider circumstances of why he was abroad, I understand why the absence of this money would have caused Mr G distress and frustration. Especially when he continued to call and either he wasn't able to speak to the person that had left him a message, or the position hadn't changed. However, I also take into account that the correct position was explained to Mr G within a couple of days, and as such it was his choice to make the amount of calls that he did. Overall, however I do think compensation is due and I think £100 is fair and reasonable here.

I asked Mr G to provide me with the phone numbers he called Metro Bank from so I could ask it to do a further search of its system. I also asked him to provide evidence of the top ups made to the PAYG phone. However, for whatever reason he did not do so. I've therefore made my decision based on the information available to me.

As no evidence has been provided of the top ups made to the mobile phone, I won't be asking Metro Bank to make any payment for these.

With regard to the bill for £250. While I accept some of those calls may have been to Metro Bank, I don't think it would be reasonable to ask it to reimburse Mr G the whole amount. I say that as because the itemised bill Mr G was able to provide showed calls being made internationally to other numbers not owned by Metro Bank.

Metro Bank has reimbursed Mr G for costs of the calls it has been able to trace so I think it has acted fairly and reasonably here. So based on the evidence available to me, and for the reasons I've set out above I won't be asking it to make any further payments here.

Having considered everything, I agree Metro Bank made an error however I won't be asking it to do anything more than it has already agreed to.

Putting things right

To matters right, if it has not already done so Metro Bank should make the following payments to Mr G:

- £100 compensation
- The cost of calls it has calculated to be £138.60 (£101.59 and £37.01)

My final decision

My final decision is that I uphold Mr G's complaint against Metro Bank PLC and direct it to put matters right as I have set out in the section above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 26 August 2022.

Alison Gore
Ombudsman