

The complaint

Mr Q complains Metro Bank PLC didn't make reasonable adjustments so he could continue using his online banking. He also complains about its response to his complaint.

What happened

Mr Q had a current account with Metro Bank which he used to make occasional payments.

In July 2020 Mr Q called Metro Bank to say that he was having difficulties using its online banking. Mr Q said that he was dyslexic and had difficulty when asked to give numbers from his password. Mr Q says Metro Bank told him that he could write down his password if that helped, which he said it would. Mr Q says he asked Metro Bank to confirm this in writing as he thought this would normally be a breach of his account's terms and conditions. Mr Q says Metro Bank said it couldn't do so. Mr Q complained about Metro Bank's refusal to do so.

Metro Bank investigated Mr Q's complaint and said that it couldn't allow him to write down his password as a reasonable adjustment. Mr Q complained about Metro Bank's response saying that it implied he'd come up with this suggestion rather than being a suggestion Metro Bank had made. Metro Bank said that Mr Q could visit a branch if he needed to make payments etc or call. Mr Q asked Metro Bank what other alternatives it could offer so he could continue to access his online banking. He then complained to us saying Metro Bank didn't offer any other alternatives. In the meantime, Metro Bank offered Mr Q £75 in compensation having agreed that it "missed an opportunity" to offer alternatives.

One of our investigators looked into Mr Q's complaint and recommended £75 in compensation. Mr Q didn't think this was fair. I issued a provisional decision saying that I thought £300 in compensation was fair and invited both parties to comment.

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.

Mr Q's complaint is in two parts. He's unhappy with Metro Bank's response to his complaint – saying that it hasn't been truthful about what happened. And he's unhappy Metro Bank didn't offer him alternatives as a reasonable adjustment.

Metro Bank's response to Mr Q's complaint

Mr Q phoned Metro Bank in July 2020 to say that he was having problems using his online banking because of his dyslexia. Mr Q has told us that it wasn't easy for him to tell Metro Bank that he's dyslexic and I accept that. The member of staff who Mr Q initially spoke to checked what Mr Q was having difficulty with and confirmed that he was having difficulty when asked to give numbers from his password. At that stage, the member of staff said that he could write his password down and asked if this would help. Mr Q said it would. He then asked Metro Bank if it could confirm in writing that he was allowed to do this as he understood it would normally be a breach of his account's terms and conditions. Metro Bank

looked into this further and said that it couldn't confirm in writing that Mr Q was allowed to write his password down – and implied that this was an adjustment he'd asked for. I can understand why Mr Q was angered by this – not only did Metro Bank imply that this suggestion was one he'd made (rather than one a member of its staff had made) but it wasn't willing to confirm something in writing that it was willing to say verbally (putting Mr Q in a potentially vulnerable position). I don't think this was helpful of Metro Bank.

What alternatives, if any, did Metro Bank offer?

Mr Q asked Metro Bank – when it said it wouldn't confirm what it had said in writing – what alternatives it offered by way of a reasonable adjustment. I'm satisfied that there were alternatives that Metro Bank could have offered Mr Q that would have allowed him to continue using his online banking without the problems he was experiencing. Metro Bank appears to have accepted this too, as it's told us that it missed an opportunity here. I can see Mr Q was unhappy and angry about failure to offer alternatives, and I can understand why. I can also understand why he decided – in light of the problems he'd had and the response from Metro Bank – to close his account. I don't think closing the account caused him significant inconvenience – he had a current account but not one that he used regularly or heavily – but I do think it shows how unhappy and angry he was.

Putting things right

In my provisional decision I said I agreed with Mr Q that £75 doesn't reflect the impact this had on him overall. I also said that I was minded to award £300 in compensation as I felt that was more appropriate. I invited both parties to comment.

Metro Bank agreed to my provisional decision. Mr Q didn't reply.

Having considered everything again, I remain of the view that £300 is a more appropriate award. So that's the award I'm going to make.

My final decision

My final decision is that I require Metro Bank PLC to pay Mr Q £300 in compensation in full and final settlement of his complaint.

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

Nicolas Atkinson
Ombudsman