

## **The complaint**

Mr and Mrs C complain about the service provided by Metro Bank PLC when they were trying to withdraw funds from their savings account.

## **What happened**

Mr and Mrs C opened a fixed term account in June 2020.

In 2021, Mr C contacted Metro Bank to find out how he could transfer the money out of the account after it matured in June 2021. Over a series of phone calls, Mr C spoke to a number of people about how to access the account but was given different information about this. In the end, Mr and Mrs C were both required to attend a branch in order to transfer the money.

Metro considered Mr and Mrs C's complaint. Initially they offered £50 in relation to some information given but later increased their offer to a total of £200 and offered their apologies for the poor service they'd provided to Mr and Mrs C.

Mr and Mrs C weren't happy with this and our Investigator considered their complaint. He said, in summary, that Metro had accepted Mr and Mrs C had received a poor service and that the offer of a total of £200 was fair in the circumstances.

Mr and Mrs C didn't agree. They said they wanted further compensation and an apology. The complaint was passed to me to decide.

I issued a provisional decision. I've set out my provisional findings again below and they form part of this decision.

## **Provisional findings**

*I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.*

*When Mr and Mrs C first opened their account in 2020, both account holders needed to register and log in to internet banking. It seems Mr C had registered for internet banking but Mrs C did not. Because of this a restriction was placed on the account which meant transactions out of the account could only be carried out with both account holders present.*

*Metro has said they didn't make it clear enough when Mr and Mrs C first opened the account what Mr and Mrs C would need to do to be able to make transactions out of the account. Metro Bank also accepts that they did not give Mr C clear and accurate information during the phone calls he had with them.*

*I've listened to all the calls Mr and Mrs C had with the bank. And I can see we provided them to Mr C so I'm not going to repeat their content here. Metro should've told Mr C when he first contacted them that there was a restriction on the account and what he would need to do to remove this, so the money could be withdrawn. But they didn't do this straight away and then later provided conflicting information over several calls so it wasn't clear to Mr C. So, I agree*

*Metro didn't explain clearly enough what was needed in order for Mr and Mrs C to transfer their money out of the account.*

*Mr C doesn't think Metro were entitled to place a restriction on the account at all. He says this because the opening of a fixed term deposit account isn't listed as a reason the account can be blocked under the terms and conditions of the account. However, Metro did this as part of the account opening process rather than during the life of the account. But since Metro have accepted they didn't make things clear at the outset and then handled Mr C's calls with them poorly, I don't think this makes a difference to the overall outcome of the complaint.*

*During telephone calls, Metro assured Mr C all the information needed to set up online banking for Mrs C was sent to their address. But Mr C says this never arrived. Metro have provided evidence that the documentation was sent out to Mrs C on the first occasion she asked for it, but I can't see the second letter being issued in Metro's contact notes. So I think it's possible it was only sent out once, when Mrs C asked for it twice.*

*As the documents weren't received, Mr and Mrs C were forced to travel over an hour to a Metro branch and they were particularly concerned about having to do so during the ongoing COVID-19 pandemic. Then, while in branch, it took two hours for the staff to complete the security process and then arrange the transfer. Again, Metro accepts Mr and Mrs C's experience in the branch was poor and the visit shouldn't have taken two hours.*

*Overall, I've found the service Mr and Mrs C received was poor and I don't think £200 fairly reflects the distress and inconvenience caused. I say this because Mr C had to make a series of phone calls, during which incomplete or incorrect information was given and was, understandably, frustrated by Metro's poor communication. Mr and Mrs C were then forced to make a long trip to their nearest branch over an hour's drive from their home – which wouldn't have been necessary had Metro been clear from the outset about the requirements for both account holders to be registered with online banking. And then their visit to the branch was unnecessarily long because of technical difficulties. I also think Mr and Mrs C's concern was likely worsened by the amount of money in the account – more than £150,000 – which they were having trouble withdrawing. So I intend to say Metro should pay Mr and Mrs C an additional £150 in respect of the distress and inconvenience caused.*

*I also intend to say Metro should pay a further £50 to cover Mr and Mrs C's costs in having to travel to the branch – bringing the total compensation to £400.*

*I know Mr and Mrs C are keen to receive apologies from Metro. I can see Metro offered their apologies to them, albeit via our service, and our Investigator explained this to them. So I'm satisfied Metro has apologised for the problems they've experienced.*

## **Responses to my provisional decision**

Mr and Mrs C responded to say they were pleased that further compensation had been awarded.

Metro responded to say they accepted my provisional findings.

## **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.

As both parties have indicated their agreement to my provisional findings, I see no reason to depart from them.

So my decision remains Metro should pay Mr and Mrs C a total of £400 in recognition of the distress, inconvenience and costs incurred as a result of Metro's poor service.

### **My final decision**

For the reasons I've explained, I uphold Mr and Mrs C's complaint.

To put things right, I require Metro Bank PLC to pay Mr and Mrs C a total of £400.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs C to accept or reject my decision before 10 January 2023.

Eleanor Rippengale  
**Ombudsman**