

## **The complaint**

Mr E has complained that the balance on his account held with Metro Bank PLC reduced to zero after he unsuccessfully attempted to buy petrol.

## **What happened**

Mr E says that in March and April 2023, he attempted to buy petrol at the same place using his card but was unable to do so because it was indicated that he did not have enough money in his account to do so. On both occasions Mr E contacted Metro Bank to complain, and he says that he had money refunded to his account.

In July 2023 Mr E says that at the same petrol station he was again unable to buy fuel. Aside from being unable to fill up his car, Mr E has explained that his account balance showing in his Metro banking app was reduced to zero. As a result, on the day in question, Mr E did not have funds in his account which he could use for the purchases he had planned, such as buying food, and transferring money to his son for his lunch. He said that the frustration he had experienced had caused him to crash his car.

Mr E complained to Metro on the day of the failed petrol purchase. He said that his account balance had fallen to zero despite the fact he'd not been able to buy petrol. He said he should have been left with a positive balance in his account.

Metro responded that the attempt to buy petrol had left a pending transaction on the account. It stated that when a customer authorises funds to leave their account, Metro no longer has access to those funds as they belong to the retailer/merchant. Metro said that to return the funds to the account required the merchant to issue a reversal code. It advised Mr E to contact the merchant directly for the pending funds to be released.

I understand that the following day, the account balance was showing as positive again, allowing Mr E to use his funds as he had planned to.

Unhappy with Metro's response, Mr E brought a complaint to this service.

Our investigator did not uphold this complaint, concluding that Metro had not done anything wrong.

Mr E disagreed with the investigator's findings. He stated that the self service machine at the petrol station had seized the money he had in his account without selling him any petrol. Mr E said that he had sufficient money in his account to buy petrol. And he questioned why his account balance was returned to a positive figure the day after the failed petrol purchase, if he had not had enough money in his account on the day that he tried to buy petrol. Mr E said that he has only experienced this issue with his Metro account.

The investigator sent Mr E a link from the retailer who ran the petrol station where the failed purchase had occurred. This explained that at the retailer's self service pumps, before fuelling of the car can start, a pre-authorisation amount of £100 is taken, to ensure that a

customer has sufficient funds to pay for the cost of the fuel. In instances where a car is successfully filled with petrol, the actual transaction amount is then charged to the customer.

The investigator stated that at the time Mr E tried to buy petrol, there wasn't a sufficient balance in his account. However, a pending transaction charged by the retailer meant that Mr E did not have access to these funds, and affected the balance in his account. The investigator's view was that Metro could not reverse this transaction because the retailer had control of these funds. That is why Metro advised Mr E to contact the retailer to ask for it to issue a reversal code. As a consequence, the investigator did not consider Metro had been at fault in this matter.

Mr E responded to say that Metro's terms did not state that a merchant could remove his bank balance if he used a self service machine. He also stated that he had not experienced this issue when using cards issued with other banks at this same self service petrol station, including when he was using the remaining balance in his account to purchase fuel.

Mr E commented that at the self service petrol station in question, the retailer did not have any warnings that a customer should not try and use the petrol pump if their account balance was less than £100. He also stated that on many occasions he had had problems using his card attached to his Metro account at this particular retailer. He repeated that in July 2023, after his fuel purchase had been denied, his account balance was lowered to zero, even though he did still have money in the account. Mr E also commented that Metro had already apologised for the inconvenience it had caused him.

### **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.

I appreciate that the reduction of his Metro account balance to zero following the failed petrol purchase in July 2023 caused Mr E significant difficulties. It appears that these problems lasted until the next day, when the balance in the account was restored to the figure that Mr E had said should be there. In assessing this complaint, I must determine whether I consider that Metro was at fault for this issue, or otherwise acted unfairly.

The information available on the website of the retailer where Mr E attempted to buy petrol confirms that, before the fuelling process can start, a £100 pre-authorisation amount is charged on the payment card. Mr E says that there is no notice or warning at the pump which confirms that the retailer will put through this pre-authorisation transaction on the card. Whilst I note his comments, I am mindful that the absence of such a warning would not be the responsibility of Metro.

Once Mr E's attempt to purchase petrol had failed, his available balance in his account dropped to zero. Mr E says that when he has used bank cards that he has with other providers to buy petrol, he has not experienced the problems that he has on several occasions with his Metro card. I'm not able to assess why Mr E's other bank cards are operating for him successfully, because this complaint relates only to the actions of Metro when providing a bank account for Mr E. But I have thought carefully about the evidence that has been provided around the events that happened with Mr E's Metro account in July 2023.

When Mr E rang Metro shortly after his attempted petrol purchase, it stated that the retailer was holding £93.96 as a pending transaction in the account, reducing the balance to zero. Metro told Mr E that it could not reverse this transaction without the retailer putting through a reversal code. Metro checked, and confirmed that at this time, no such reversal had been authorised by the retailer.

Metro advised Mr E to ring the retailer to ask it to reverse the pending transaction. On balance, I consider it was reasonable for Metro to suggest this course of action to Mr E. My understanding is that Metro could not have unilaterally reversed the transaction at this time. Metro also told Mr E that it couldn't say how long it would be before this amount was reversed. In the event, it had been reversed by the next morning when Mr E was able to use his balance in his account again for purchases.

Having considered the evidence provided, my view is that it was not Metro that was holding the money taken at the self service petrol pump, but it was instead the retailer. Consequently, I do not consider it was reasonable to expect Metro to return this money to the available balance shown in the account.

I acknowledge Mr E's comments that he has only experienced difficulties making purchases for this retailer from his Metro account. And I am sorry to learn about the problems that Mr E experienced during the day, after his attempt to buy petrol had failed. But in conclusion, I'm not persuaded that it's been shown that Metro was at fault for the difficulties Mr E faced that day. Consequently I do not consider that Metro should be required to take any further action in this matter.

### **My final decision**

My final decision is that I do not uphold this complaint, and I make no award.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 28 February 2024.

John Swain  
**Ombudsman**