

The complaint

Miss F complains about the way Metro Bank PLC dealt with her requests for assistance in relation to card payments recorded on her account.

What happened

Miss F holds a Metro Bank current account. She attempted to make an £80 card payment from her account to pay a utility bill. However, the transaction was duplicated twice. That meant an additional £160 was held, reducing the available balance on Miss F's Metro Bank account.

Miss F sought help from Metro Bank, who told her this was an error by the utility company. She received conflicting information from her utility provider and spent some time dealing with it and Metro Bank trying to find out what had happened and when the issue would be corrected. She was given differing timescales by Metro Bank, which added to her confusion.

The available funds balance was restored after eight days. Metro Bank apologised for the difficulties it had caused Miss F in dealing with the matter, noting the incorrect extended timescale it had given which had caused Miss F further concern. The bank applied a £70 credit to Miss F's account as compensation. Miss F remained concerned about what had happened and asked us to look into matters.

Our investigator felt Metro Bank had taken reasonable steps to rectify the mistakes it had made, though he recognised that Miss F had been given incorrect and conflicting information, which had caused her distress and inconvenience. The investigator noted Miss F had confirmed she'd received the £70 from Metro Bank. Overall, he considered Metro Bank's payment was a reasonable way to resolve the dispute.

Miss F hasn't agreed and has asked for this review

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.

Having done so, while I can see how strongly Miss F feels about what happened – this comes across in her correspondence with us – I'm not going to require Metro Bank to pay more compensation or take any further action to resolve her complaint. I'll explain why.

I've not seen anything that leads me to think Metro Bank was responsible for the original payment duplication. As I understand it, Miss F was using her utility provider's app to make the payment, and it seems to me more likely than not that the bank's explanation about the root cause of the duplication is the correct one. Given that the funds never left Miss F's account, only being deducted from her available balance, and that this situation was rectified within a few days and some months ago, I don't propose to probe this aspect further.

It's not in dispute that Metro Bank could have been more accurate and a little more helpful when discussing the situation with Miss F. The bank has itself acknowledged that it could have done better in this respect. In such circumstances, I'd expect the bank to apologise, correct or explain its mistakes and –where appropriate – offer compensation for any loss, trouble or upset caused. That's what Metro Bank has done. The dispute is over whether the bank needs to do more than it has offered.

I've considered what Miss F has said about the steps she took to get Metro Bank to address her concern. I agree it shouldn't have been necessary for her to have to contact the bank several times to get the correct information. It's only right that it compensates her in recognition of this, and I'm satisfied with the amount the bank has already paid in this respect.

I've not seen anything to support that Miss F incurred other costs she's mentioned to us, such as solicitor's fees. Even if she did, I'm not persuaded this was something it was necessary for her to do in order to address the issue that was in dispute. With this in mind, I make no further award.

My final decision

Metro Bank PLC has apologised and paid Miss F £70 to settle the complaint. I think this is a fair sum in all the circumstances. So my final decision is that I don't require Metro Bank PLC to take any further action in resolution of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss F to accept or reject my decision before 7 June 2024.

Niall Taylor
Ombudsman