

The complaint

Miss S complains about Metro Bank PLC closing her account before she could gain access to her funds, resulting in a financial loss.

What happened

Miss S had two bank accounts with Metro.

In August 2023, Metro informed Miss S that they were closing her accounts. They said this would happen on 1 November 2023, and that Miss S would need to settle any outstanding payments and withdraw all of her available funds by this date.

Miss S complains that Metro denied her account access prior to 1 November 2023. Miss S says that she couldn't access her account via internet banking on 31 October 2023 and that she was unable to clear her balance to zero and has a '*remaining balance of under £50*'. This has caused her frustration, dissatisfaction and a financial loss which she considers to constitute '*unauthorised retention of her assets*'.

Miss S complained to Metro, but they didn't uphold her complaint. So, Miss S brought her complaint to our service looking for £85 redress.

However, our investigator couldn't see that Metro had done anything wrong.

As Miss S remains dissatisfied her complaint has been referred to me to look at.

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, I'm not upholding this complaint and I'll explain why.

I should first explain that our service is unable to interrogate systems of either the business or consumer. And where information is incomplete, inconsistent or contradictory, I must reach my decision on the balance of probabilities – in other words, what I consider most likely to have happened in light of the available information.

Metro have provided screenshots, back-office system and audit reports, which show:

- Miss S's account details were disabled on 2 November 2023 and not on 31 October 2023
- A successful login and account activity took place on 1 November 2023 and the days that preceded this
- The funds from both accounts were withdrawn before they were closed

Miss S has explained that she struggled to gain access to her account and provided a screenshot showing a message that was sent for verification. However, there isn't any way of verifying when this was received, whether it was the only such message and what happened. And I consider Metro's submissions contain strong evidence that Miss S managed to access her accounts and withdraw her funds.

So, having considered all the above and all information on file, I can't see that Metro have made a mistake here and I'm not upholding this complaint.

My final decision

My final decision is that I'm not upholding this complaint against Metro Bank PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 24 June 2024.

Paul Douglas
Ombudsman