

## **The complaint**

Mr K is unhappy with Metro Bank PLC. It has a limit on the amount of cash that can be paid in by a customer per day of £5,000. Mr K had £8,000 to pay so had to make another journey the next day to pay in the extra amount.

## **What happened**

Mr K had opened his account a few months previously. He said he hadn't been made aware of this limitation at the time he opened the account. Mr K said it was very inconvenient to have to make two trips and as this cost him taxi fares he wanted Metro to reimburse him the costs. Mr K was unhappy with the customer service and complained about this in branch and on several occasions during phone calls too.

Metro bank said it had to follow its policy regarding the £5,000 limit. It said it hadn't been the limit when Mr K had opened the account, but it had been updated since then. Metro said it had followed its usual criteria for letting customers know about the account change. Mr K remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said the information regarding the amount limit was readily available through appropriate means. Our investigator said Metro did call Mr K, but Mr K had chosen to return to the branch. He didn't think Metro had acted unprofessionally or given poor customer service during phone calls. He said Metro could assign Mr K's complaint to any of its complaint handlers.

Mr K didn't accept this and asked for his complaint to be passed to an ombudsman for a final decision.

## **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 K told Metro he was a vulnerable customer and said Metro wasn't making allowances for this when he wanted to make the £8,000 deposit. Mr K asked to speak to a manager but didn't get the chance to. He wanted it to pay for his extra taxi fares to pay in the excess cash amount. Mr K said Metro had never made him aware of the change in its terms and conditions.

Mr K said he was told by members of staff they would get back to him, call him, update him and deal with his complaint points within specific times and this didn't happen. He said calls were disconnected, he couldn't get put through to who he wanted to talk to and was spending too long on phone calls without getting any answers or resolutions.

Mr K asked for a call when the complaint was being resolved but didn't get one and when he asked what was going on he was told it had been resolved. Metro said it had sent him an email final response, but Mr K said he hadn't received it.

Mr K said he had made Metro aware of his vulnerable status when he opened the account. But he didn't feel it had been very accommodating towards him. He still wants Metro to compensate him for his taxi fares and the distress caused to him.

Metro in its final response said that Mr K wanted to deposit his £8,000 with a different bank in the area that day but as that bank had closed for the day Mr K ended up at Metro instead as it was open later.

Metro said it hadn't made any mistakes and it had followed its usual procedure. It accepted that Mr K hadn't been aware of the change in the daily cash deposit limit. But it said when it was introduced it used multiple channels to let customers know of the change. It noted various methods were used to communicate the change including the website, at the counter and on Digi board. It said this was the usual policy for the bank and it wouldn't be looking to change its approach to how it notifies customers.

Metro apologised to Mr K for any inconvenience.

Metro has shown this service details of the change in the deposit limit and when this occurred. It has also confirmed what its policy is when making such a change and it has shown details confirming it followed that policy. It confirmed the website details, and the leaflets that it had in branch for customers. So, I think that's fair. Mr K doesn't like the policy and I understand that, but it doesn't mean that Metro needs to change it. So, it follows that I think Metro acted reasonably when it declined to pay Mr K's taxi fares.

Mr K made further telephone calls and visits to the branch because he didn't think his complaint were being dealt with appropriately. But I think this was Mr K's choice. Metro had logged his complaint and said it would contact him. Listening to the calls made by Mr K I think Metro staff were courteous and professional. Mr K was very specific in his requests, he wanted to talk to certain individuals and sometimes these individuals were unavailable. Mr K wasn't happy with individuals assigned to his complaint, but I can't see that Metro did anything unfair or unreasonable in the way they tried to deal with Mr K's requests.

### **My final decision**

I don't uphold this complaint.

I make no award against Metro Bank PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 4 September 2024.

John Quinlan  
**Ombudsman**