

The complaint

Mr and Mrs B complain about the information provided by Metro Bank PLC concerning cash deposits and service received in branch and over the phone.

What happened

The background to this complaint and my initial conclusions were set out in my provisional decision. I said:

Mr B has explained that in December 2023 he attended a Metro branch to make a cash deposit of £20,000. Mr B's explained that before visiting, he called and was advised by a Metro Bank agent that he could make unlimited cash deposits. Mr B's also said he checked Metro Bank's website which said it could accept cash deposits of up to £10,000.

When Mr B attempted to make the deposit in branch, he was advised the maximum it could accept in cash was £5,000. Mr B says the branch manager and other staff confirmed the figure and advised the customer services agent he'd spoken with had given him the wrong information.

Mr B's explained that he called Metro Bank's customer services team from the branch and was placed on hold for over two hours by one of its agents. Mr B's told us the agent he spoke with was dismissive and rude and made comments that were unprofessional. Ultimately, Mr B handed his phone to the branch staff to speak with Metro Bank's customer service agent. Mr B's told us that despite taking his funds to count, branch staff would only agree to accept £5,000. Mr B left the branch having only been able to deposit £5,000 and has told us the visit took around three hours. Mr B went on to raise a complaint about the incorrect information he was given about cash deposits and service provided both in branch and over the phone.

Metro Bank issued its first final response on 13 December 2023 and advised it had listened to Mr B's call and confirmed he'd been given the wrong information about deposit limits. Metro Bank also said that failure to provide proof of funds can lead to a deposit being declined. Metro Bank offered Mr B £40 to apologise for the service provided.

Mr B went back to Metro Bank and it issued two further final responses to his complaint. On 3 January 2024, Metro Bank issued a response and the case handler said they'd listened to Mr B's calls on 11 December 2023. Metro Bank accepted its agent had been rude and unprofessional on 11 December 2023 and apologised. Metro Bank also paid Mr B a further £75 for the distress and inconvenience caused. Another final response was issued on 11 January 2024 and Metro Bank apologised for the service provided to Mr B during a previous call about his complaint.

Mr B referred his complaint to this service and it was passed to an investigator. In its file submission, Metro Bank confirmed that Mr B had been correctly advised in branch that the most he could deposit in cash in branch was £5,000 a day. Metro Bank confirmed Mr B had been given the wrong information when he called in advance of his visit to the branch.

Our investigator agreed that Metro Bank had failed to provide reasonable service to Mr B. But they felt the total compensation Metro Bank had paid of £190 was a fair reflection of Mr B's experiences and a reasonable way to resolve the complaint. As a result, the investigator didn't ask Metro Bank to take any further action.

Mr B asked to appeal and said he didn't agree the settlement Metro Bank had paid was fair. As Mr B asked to appeal, his complaint has been passed to me to make a decision.

What I've provisionally 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'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

I can understand why Mr B is upset at the service provided both over the phone and in branch by Metro Bank. Mr B had a significant amount of cash that he needed to deposit and has explained he took the step of checking with Metro Bank how to proceed before he took it to the branch. Mr B's explained that when he spoke with Metro Bank in advance of his visit, he was told there was no limit to the level of cash deposits he could make. And when Mr B visited the branch, he's explained it was busy and that branch staff were unhelpful.

Mr B was in attendance in the branch for around three hours, much of which was spent on hold with Metro Bank's customer services agent without explanation. And Mr B's explained that branch staff declined his request to count the cash privately, so when he left with the remaining £15,000 he was understandably concerned about his security. It's clear that Metro Bank failed to provide a reasonable level of service and I'm satisfied it treated Mr B unfairly on a number of grounds.

I've listened to Mr B's calls with Metro Bank on the date he visited the branch. I won't repeat the detail here other than to acknowledge I agree with Mr B. The agent was not helpful or professional, Mr B was left on hold without explanation for very long periods. And the agent made comments that were rude and unprofessional when Mr B was attempting to convey very genuine concerns about the situation. I can understand why Mr B may've felt his concerns were dismissed without fair consideration and was frustrated by the information he was given.

I can also understand why Mr B feels his visit to the branch was handled poorly. Whilst I'm satisfied branch staff, including the manager, confirmed the correct cash deposit figure of £5,000, I can appreciate why he wanted matters to be dealt with privately and without notifying other customers how much cash he would have on his person when he left the branch. I'm pleased to hear there weren't any repercussions after Mr B visited the branch, but I can understand why he was so annoyed and concerned at having to leave the branch with £15,000 of cash.

I also think it's fair to say that Metro Bank ought to have been able to confirm the correct position to Mr B in a far shorter period of time. I could find no reasonable justification for keeping Mr B on hold for so long, thereby extending his branch visit.

I've taken on board everything Mr B's told us in his submissions concerning the way Metro Bank's actions impacted him. And I agree the fairest approach is for Metro Bank to compensate Mr B for the level of distress and inconvenience caused.

I've considered how to fairly resolve Mr B's complaint, having taken into account all the available information and compensation Metro Bank has agreed to pay. Whilst I acknowledge Metro Bank has paid £190 in response to the complaint, I'm not persuaded that figure fairly reflects the level of distress and inconvenience caused or the incorrect information that was given. Mr B called Metro Bank before making his visit to branch with £20,000 in cash and was acting on the instructions he received. In branch, Mr B says the service provided was poor and that staff were unhelpful. Mr B ultimately spent an unreasonably long period of time on hold with Metro Bank's customer services department and instead of being treated with respect and understanding was belittled by its agent. And I can understand why, after spending three hours in an open branch setting discussing large cash deposits, Mr B found having to leave the branch with £15,000 in cash so worrying. I haven't been persuaded that £190 fairly reflects Mr B's experiences.

I can see Mr B has asked for a substantially higher figure to resolve the complaint. But I have to focus on the overall impact the issues had and what I think is a fair way to resolve this complaint. In my view, an increase to £400 more fairly reflects the impact of the issues on Mr and Mr B and the level of distress and inconvenience caused. So unless I see any new evidence that changes my mind in response to this provisional decision, I intend to uphold Mr and Mr B's complaint and direct Metro Bank to pay them a total of £400 for the distress and inconvenience caused.

I invited both parties to respond with any additional comments or information they wanted me to take into account before I made my final decision. Mr and Mr B responded and confirmed they were willing to proceed in line with the increased settlement I reached. Metro Bank responded and confirmed it had nothing further to add.

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 no new information has been provided for me to consider, I see no reason to change the conclusions I reached in my provisional decision. I still think this complaint should be upheld, for the same reasons.

My final decision

My decision is that I uphold Mr and Mr B's complaint and direct Metro Bank PLC to pay them a total of £400 (less any compensation already paid).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mr B to accept or reject my decision before 22 May 2024.

Marco Manente
Ombudsman