

The complaint

Mr K complains about poor service provided to him by Metro Bank PLC ('Metro') during a phone call.

What happened

Mr K phoned Metro and asked to be taken through verification and put through to the disputes department. During the call, he objected to the call handler calling him 'Sir' and asked to be addressed by his name. He also said he didn't want to be transferred before correct procedure had been followed and he'd completed Metro's verification process.

Mr K was unhappy with the way the call handler was dealing with the call and asked him to record his complaint – which the call handler did, at Mr K's dictation. Ultimately, still feeling dissatisfied with the way the call handler was dealing with his call, Mr K terminated the call.

The call lasted around 16 minutes in total.

Metro didn't uphold Mr K's complaint. It mainly said that the call handler hadn't ignored Mr K's instructions not to call him 'Sir' and he'd followed the correct verification process and explained this on the call.

Mr K was unhappy with this response and came to us. Our investigator didn't think that Metro had done anything wrong or acted unfairly or unreasonably.

Mr K disagreed with the investigator's view. He put things this way: '...the advisor should have done security once answering the phone and (this would) have saved me time and wouldn't have escalated in a complaint.'

Mr K would like an ombudsman review. The complaint comes to me to decide.

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.

This includes listening to the call recording of Mr K's discussion with the call handler at Metro and his phone calls with us.

After doing this, I've independently reached the same overall conclusions as our investigator. I'll explain my reasons.

We provide an informal complaint handling service. I've highlighted the main things that I think are relevant when deciding this complaint. If I haven't covered every single point, it doesn't mean I haven't considered the evidence and what Mr K has said. It just means I haven't needed to refer to everything to reach a decision.

I make findings on a balance of probabilities, based on the evidence that has been provided by the parties. This means that what Mr K says isn't enough on its own for me to be able to uphold his complaint when there's other evidence that doesn't support what he says.

From listening to the phone call, on balance, I am satisfied that Mr K's wishes not to be addressed as 'Sir' were respected – I think he may have mis-heard the call handler.

Although Mr K wanted the call handler to complete Metro's verification process prior to transferring his call, it's up to Metro to decide when and how to complete its security checks.

This reflects the fact that banks have an obligation to take steps to keep customers' accounts safe and prevent fraudulent transactions.

How businesses choose to operate, including the way they implement verification processes, are matters that come under the oversight of the regulator - the Financial Conduct Authority (FCA). For this reason, I won't be commenting further on this – except to say that it's not unusual for banks to have an initial verification process to identify the customer followed by further verification checks as necessary, depending on what the customer wants the bank to do. So I can't uphold this complaint on the basis that Metro didn't carry out verification in the way Mr K wanted.

From what Mr K has said, his priority was to avoid wasting time on the phone. The call handler offered to put Mr K through to the team he'd called to speak to so that they could take him through security. As this was likely to be the quickest way to complete the required verification process, that seems reasonable to me. In the event, Mr K ended the call. So I can't fairly hold Metro responsible for the fact that Mr K wasn't put through to the team he called to speak to.

And Metro wasn't responsible for how long Mr K was on the phone as much of the time was taken up dealing with the complaint Mr K wanted the call handler to take down in writing during the call.

I'm sorry for how what happened made Mr K feel. But having listened carefully to the call recording, I am satisfied with the way that Metro treated Mr K during the call.

Overall, on balance, despite what Mr K has said, I haven't seen enough to say that Metro did anything wrong or that he was treated unfairly or unreasonably.

I appreciate that my decision will be disappointing for Mr K. I hope that setting things out as I've done helps to explain how I've reached my conclusions.

My final decision

For these reasons, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 8 October 2024.

Susan Webb
Ombudsman