

## **The complaint**

Mr K is unhappy that Metro Bank PLC won't reimburse taxi costs he incurred when he had to visit one of their branches.

## **What happened**

Mr K contacted Metro on 12 April 2024 to enquire about a high value transfer he wanted to make from his Metro account to an account in his name held with another bank. Later that same day, Mr K called Metro back to make the high value transfer, but he was unable to provide the required security and verification information to Metro. And because Mr K failed Metro's security and verification process, he was required to go to a Metro branch to reset his online banking profile.

Mr K visited a Metro branch the following day, 13 April 2024. But Mr K arrived at branch shortly before closing time, and because there were other customers waiting to be seen Metro couldn't reset his online banking profile with him at that time. However, one of Metro's counter staff was able to instruct the high value transfer to Mr K's account held with the other bank. And Mr K was told that because he had visited branch on a weekend, the transfer would process early the following week.

Mr K was of the understanding that he would be called by Metro to confirm when the transfer had completed. But he didn't receive a phone call from Metro advising him as such as he was expecting. Mr K wasn't happy about this, so he raised a complaint. And in email correspondence with Metro regarding his complaint Mr K explained that his intention was to transfer the money from the other bank to a separate investment, and that he had been delayed in doing so because he hadn't received the call from Metro he'd been promised.

Metro upheld Mr K's complaint because they felt he could have been provided better service during some of interactions with their staff. Metro apologised to Mr K for what had happened and paid £150 to him for loss of interest on the investment he'd wanted to make, as well as a further £125 compensation for the trouble and upset Mr K had incurred and for any travel costs Mr K may have incurred.

Mr K wasn't satisfied with Metro's response and felt that they should reimburse him the £58 cost of taxis he'd had to incur travelling to and from the other bank in addition to the £125 compensation. So, he referred his complaint to this service.

One of our investigators looked at this complaint. But they felt the response that Metro had already issued to it, including the payments of £150 and £125, already represented a fair resolution to what had happened. Mr K remained dissatisfied, so the matter was escalated 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.

When Mr K called Metro on 12 April 2024 to make the high value transfer, he was unable to provide the required security and verification information to Metro's telephony agent to enable the high value transfer to be process. Ultimately, it wasn't Metro's fault that Mr K failed their verification process – which I would reasonably have expected Mr K to have been able to pass. And as such I feel that it wasn't unfair or unreasonable that Mr K, having failed the verification process, was required to visit a Metro branch.

I also don't feel that it was unreasonable that Mr K wasn't able to reset his online banking profile when he visited a Metro branch the next day, given that Mr K only entered the branch shortly before the closing time. And I feel that it was for Mr K to have ensured that he arrived at branch with sufficient time for Metro's staff to complete his requests and in consideration both of the branch closing hours and that there may be other customers waiting in branch.

Mr K has also said that he was told by Metro's counter staff that he would be called by Metro to confirm when the transfer had completed. Metro dispute that Mr K would have been told this and note that it's only their policy to contact a customer if an instructed transfer doesn't complete for any reason.

In circumstances such as this, where the testimonies of the complainant and respondent business sit in contradiction to one another, I must decide which of the two versions of events I feel is most likely to have happened, on balance, and in consideration of all the information available to me.

In this instance, I find Metro's position to the more persuasive. This is because I don't feel that it's likely that Mr K would have been told that he would be called when the transfer completed, given that it's not Metro's policy or process to make such or call, and given also that such a call was never made. Rather, I feel that Mr K may have been told that he would be called if the transfer didn't complete.

Alternatively, if it were the case that Mr K asked for and expected a call from Metro when the transfer completed, I don't feel it's likely that Metro's agent would have agreed to that. Again this is because it's not Metro's process to do so and also because there's no record of such a request being made or agreed to. Accordingly, I feel that if Mr K held a belief that he was going to receive a call from Metro, I feel that belief was either a misunderstanding on Mr K's part, or unreasonable, neither of which I would consider holding Metro accountable for.

Following this, I note an email conversation that took place between Mr K and Metro that began on Monday 15 April, wherein Mr K complains about the lack of a call from Metro. In this email conversation, Mr K declares on Tuesday 16 April that because of Metro's failure to call him, he's been unable to move the money from the other bank to his intended investment and states that his loss of interest so far is 7% for five days.

But Mr K only instructed the transfer on Saturday 13 April, and was correctly told that it wouldn't complete until the next working day – Monday 15 April. As such, I find Mr K's claim for five days of lost interest made on Tuesday 16 April to be unreasonable.

Additionally, if Mr K was concerned about the receipt of the money into his other bank, I feel that Mr K could and reasonably should have monitored his account with the other bank and confirmed receipt of the money with them. Because of this, I feel that Metro's decision to pay £150 to Mr K to cover loss of interest on his money to be very generous.

Mr K also explained to Metro that because he was working in a different city to where he lived and didn't have his car, he would need to travel to a branch of the other bank to forward his money to his chosen investment, and would need to do so by taxi, which he expected Metro to reimburse him for.

But again, I don't feel that Mr K's request in this regard was reasonable. To summarise, it wasn't Metro's fault that Mr K failed their verification process so that he to go into branch, and it also wasn't their fault that Mr K went into branch at too late an hour for his online banking profile to be reset. Furthermore, I don't feel that Metro did likely promise to call Mr K when the transfer was completed, and I feel that Mr K could and reasonably should have monitored the completion of the transfer with his other bank.

Finally, it also wasn't Metro's fault that Mr K was in a different city when he wanted to move the money onward to his chosen investment. And in consideration of all the above I feel that Mr K should bear the responsibility for the delays that he is unhappy about here.

Accordingly, I don't feel that Metro should fairly or reasonably be expected to reimburse the taxi fees to Mr K as he would like. And like how I feel about the £150 that Metro paid to Mr K, I feel that the £125 compensation that Metro have already paid to Mr K is generous, and that no further payment of compensation to Mr K is fairly merited because of what happened.

I realise this won't be the outcome that Mr K was wanting. But it follows from all that I've explained that I won't be upholding this complaint or instructing Metro to take any further or alternative action. I trust that Mr K will understand, given what I've explained, why I've made the final decision that I have.

### **My final decision**

My final decision is that I do not 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 4 October 2024.

Paul Cooper  
**Ombudsman**