

The complaint

Mr D complains about the service he received from Metro Bank PLC.

What happened

The circumstances of this complaint are known to both parties, so I won't repeat all the details here. Instead, I'll give a summary and then focus on what has happened since the complaint has been with the service and the reasons for my decision.

Mr D complained to Metro because he says its Mobile application (APP) stopped working and he was locked out for five days due to poor service customer service when trying to set up on-line banking on a different device.

Metro didn't think it had done anything significantly wrong. But it credited Mr D's account with £25 compensation as his initial telephone call was disconnected.

Unhappy with the outcome, Mr D referred the complaint to our service. At this point Metro offered to increase the compensation payment to £75 (an extra £50).

Our investigator put the new offer to Mr D, but he didn't accept it - he said he would accept £150. The investigator contacted Metro. But before it had replied, Mr D said he had raised several complaints about Metro, and that he would accept a compensation payment of between £800 - £1,000 to resolve all his complaints – including this one.

The investigator contacted Metro, but it didn't agree to Mr D's proposal. It said it considers each complaint on its own merits. But it did offer a further £75 to settle this complaint, bringing the total compensation offer for this complaint to £150 in line with Mr D's previous request.

But Mr D didn't agree to the revised offer. He said - on reflection, £150 didn't adequately compensate him for the inconvenience and disruption he'd experienced. Metro then reverted to the compensation offer it made when the complaint was referred to this service - £75 in total (£25 already paid).

As mediation wasn't successful, our investigator looked into what had happened. But overall, she thought Metro's compensation offer – to pay Mr D a further £50 in addition to the £25 already paid, was fair.

Mr D didn't agree, but he said he would accept the £150 Metro had previously offered. But the investigator maintained that she thought the additional £50 (£75 in total) was fair.

Mr D asked for a copy of the call recording between him and Metro when he first contacted it. He felt there were discrepancies in the investigators account of what had happened. But he didn't make any further representations in this respect. Rather, he reiterated that he would accept £150 in full and final settlement. As agreement wasn't reached, the complaint has been passed to me for a final decision.

Mr D has raised several complaints about Metro. For clarity, this decision solely relates to the issues set out above. I make no findings on any other complaints in this decision. Mr D's other complaints are all being looked into separately.

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've reached the same conclusion as the investigator for the same reasons. I know Mr D will be disappointed, so I'll explain why.

I've listened to the recording of the call between Mr D and Metro on 21 June 2024. And I find it to be clear that Mr D explains to Metro that he'd lost his phone and needed to set up on-line banking on a different device. So, I'm satisfied that the problems Mr D had accessing the mobile APP stemmed from losing his phone rather than Metro's mobile APP not working.

I've gone on to consider the service Metro provided during the call as it's clear that Mr D feels that the call handler didn't provide the level of support he was expecting. Having done so, I find Metro provided Mr D with the help and information he needed to set up on-line banking.

I appreciate that Mr D would have preferred Metro to provide him with all the information he needed over the phone or by text. But Metro's website explains under '*register for online and telephone banking*' that the 'magic' word - which was needed along Mr D's 12-digit customer number (which was provided over the phone), is either created in store or sent via the post.

Mr D has said he was without on-line banking for five days. But, given the above, I don't find that was because of anything Metro did wrong. And I haven't seen enough persuasive evidence that makes me think Mr D lost out because of not having on-line banking for a short period.

It's not in dispute that Metro could have handled the call better than it did. And it's clear both the call handler and Mr D became frustrated on the call. I've considered the impact this had on Mr D - while also taking into account that I've found Metro provided correct information to him and I've not found that there was a problem with Metro's mobile banking APP. And, overall, I find Metro's compensation offer of £75 in total, is a fair way to resolve this complaint.

My final decision

For the reasons given above, I uphold this complaint in part. Metro Bank PLC should now pay Mr D an additional £50 – making the total award £75.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 21 November 2024.

Sandra Greene
Ombudsman