

The complaint

Mr K complains Metro Bank PLC handled a call poorly.

What happened

Mr K had an outstanding dispute with Metro and called to get an update.

It took some time for Mr K to have his identity verified and for him to be passed to the right department. Metro struggled to find the dispute, but eventually confirmed it had been successful.

But Metro then told Mr K he'd have to visit a branch to get the refund, rather than paying him direct. Mr K has disabilities meaning a branch visit isn't easy.

Metro credited his account, and Mr K raised a complaint.

Metro responded to say it felt the calls were handled poorly and Mr K was placed on hold for too long. Metro also said there'd been some misinformation, and paid Mr K £100 to compensate for this.

Mr K felt a total payment of £250 would be fairer and brought his complaint to this service.

An investigator looked into things but felt Metro had done enough to resolve things. The investigator acknowledged the calls took too long but said Mr K wasn't always helpful on the calls and this led to them being longer than they needed to be.

Mr K responded to say he experiences problems with his mental health, and the treatment he received caused further distress and inconvenience. Mr K felt the redress paid wasn't enough to compensate for the poor service.

Mr K asked for an ombudsman to decide things.

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.

I've listened to the calls Mr K had with Metro. I agree these calls were too long, Mr K was placed on hold for too long and misinformation was given out.

But I also agree with the investigator, I don't think Mr K necessarily helped the calls progress as well as they could have.

When Mr K was asked questions, he often spoke about previous calls and previous complaints he'd had to make. I can understand Mr K's frustration, especially if he's received poor service before, but this was a new call.

Mr K also demanded the call handler followed a particular process to continue with the call, rather than allow Metro to take the steps to find out about the dispute.

Mr K was told his dispute wasn't showing, when it was, but this was resolved on the call.

And I agree Mr K was told he'd need to go to a branch to get the payment he was due, because his original account was closed. But this issue was also resolved in the same call, and it seems the payment was made to another Metro account Mr K held.

Although the call was lengthy, it seems the issues Mr K had with the dispute were resolved in this call.

And as an acknowledgement of the length of the call, and the poor service provided Metro paid Mr K £100. Overall, I think this is a fair amount to pay.

I understand the lengthy call may have had more of an impact on Mr K, because of his problems with his mental health. But I also have to balance this with the way Mr K approached the call.

In the specific circumstances of Mr K's complaint, I think Metro has compensated him fairly for the distress and inconvenience he experienced.

My final decision

My final decision is I uphold this complaint, but I think the £100 Metro Bank PLC has already paid is enough to compensate Mr K for the distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 2 January 2025.

Chris Russ
Ombudsman