

## **The complaint**

Mr K has complained about issues he had with an encrypted document from Metro Bank PLC, then the customer service that followed.

## **What happened**

Mr K was sent an encrypted document by Metro Bank. Which needed a password. However, he was provided with the incorrect one, so failed to access the document three times.

He then complained, and Metro Bank paid him £50 compensation.

Mr K is unhappy with this, and thinks it should be higher.

One of our investigators looked into what had happened, but thought the £50 was fair. She also noted that £25 had initially been offered, so when the £50 was paid into Mr K's account without a reference number, he didn't know why. And when he called to query it, the first call handler said it should have been £25, meaning he then had to call again to clarify matters. But she didn't think this would've caused Mr K any significant inconvenience for which further compensation should be awarded.

Mr K disagreed, so his complaint's been passed to me.

## **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 agree with our investigator, and for the same reasons she gave.

Taking everything in the round – the incorrect password then the confusion about the amount of compensation – I'm satisfied that £50 is fair to put things right, and is in line with what I'd have awarded, had Metro Bank not done so already.

## **My final decision**

It's my final decision not to 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 10 December 2024.

Elspeth Wood  
**Ombudsman**