

The complaint

Mr K complains Metro Bank PLC (Metro) provided poor customer service when he called them, requesting an encrypted password for a document.

What happened

Mr K says on a bank holiday in late August 2024 he telephoned Metro to obtain an encrypted password for a document he had received. Mr K says during the phone call the line went quiet and the advisor then terminated the call for no reason. Mr K says he has a disability and was made to call again to log a complaint about the poor service he had received, which caused him inconvenience. Mr K says Metro have only offered him £50 for the inconvenience caused, when he feels £85 is a more appropriate amount.

Metro says it has given feedback to the member of staff, who should have identified Mr K at the start of the call which would have allowed a call back. Metro says even though the phone call was taken during its partial hours service, it accepts the matter caused Mr K inconvenience and paid him £50, which it feels is fair.

Mr K wasn't happy with Metro's response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator says Metro provide a limited service during its partial service hours and Mr K would have been aware when those hours were, and what services it could provide during those times. The investigator felt the £50 paid by Metro fairly reflects the inconvenience this matter caused Mr K.

Mr K didn't agree with the investigator's view and asked for the matter to be referred 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.

Having done so, I won't be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been inconvenient for Mr K to have a call he made disconnected when he was trying to obtain an encrypted password for a document. When looking at this complaint, as Metro have accepted the service it provided when Mr K called them could have been handled better, I will consider if the redress it has paid of £50 is reasonable here.

Mr K's complaint centres around the fact when he called Metro on a bank holiday Monday in August 2024, the call was cut off by a member of its staff, which resulted in him having to call Metro again and raise a complaint causing him unnecessary inconvenience.

I understand the points Mr K makes here, and while this call was made during Metro's partial

service hours and Mr K has additional needs noted on his records as mentioned by the investigator, I'm satisfied that in itself didn't have any bearing on why the phone call was disconnected – which after all is Mr K's complaint.

I have listened to both telephone calls and while Mr K's phone call does get disconnected, I can't say with any certainty this was done deliberately and it's more likely this was either a mistake made by the operator or perhaps a technical fault on the phone line. That's not to say Mr K wasn't inconvenienced by this, he was, and Metro have acknowledged that he should have been identified at the start of the call and it has provided feedback to the member of staff concerned.

It's worth mentioning that it's not my role to penalise or punish banks when mistakes are made and it's fair to say there will be occasions when service issues like this lead to a level of customer inconvenience - that's not to say this would always warrant a compensation payment.

Here Metro acknowledged the service shortfall, apologised and provided feedback to the member of staff involved and paid £50 for the inconvenience, and on balance I'm satisfied that is fair.

While Mr K will be disappointed with my decision, I won't be asking anymore of Metro.

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 31 December 2024.

Barry White
Ombudsman