

The complaint

Mr K is unhappy with Metro Bank PLC. Metro emailed and followed up in writing to advise Mr K it was going to close his accounts. Mr K said his preference was noted as email and so the letter caused him anxiety issues. He wants feedback to be provided to staff members who sent the letter and compensation for his distress and inconvenience. This includes for his lengthy call when he rang to complain.

What happened

Metro wrote by email and letter to Mr K in July to inform him his accounts would be closed in September. Mr K said Metro knew it wasn't supposed to write to him. He said it had markers on its system confirming he required emails and telephone calls but not letters. Mr K said getting this letter caused him a lot of anxiety and it shouldn't have happened.

Mr K brought his complaint to this service.

Our investigator didn't uphold the complaint. He said Metro didn't make any errors. He confirmed that within Metro's internal policy if it was going to close a customer's account there was a requirement for it to do so by letter. Our investigator accepted Metro's point that it was important due to the closure to ensure the customer receives notification. He noted Mr K said Metro should have let him know the letter was on the way but as the outcome would have been the same he didn't feel Metro needed to take any further action.

Mr K didn't accept this and asked for his complaint to be passed 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.

Mr K said he got an email 15 July 2024 confirming that his account was going to be closed in September. Mr K said email was a preferred method of communication for him due to his mental health issues as letters cause him anxiety. But in this case, he said his anxiety was set off as Metro followed up the email by sending the same communication to him in a letter. He said this was unnecessary.

Mr K complained about this and asked Metro to compensate him and provide feedback to the staff member who sent him the letter. Mr K also added that he wanted to complain about how long he had to spend on the phone to make this complaint.

Mr K said he had told Metro on many occasions not to send him letters.

Metro said it made no mistakes. But it did apologise for any distress and inconvenience caused. It said it would provide feedback to the business area to ensure it continued to improve its service.

In its final response letter to Mr K Metro said it wrote to him along with sending him the email because *“we are legally obligated to send you certain correspondence through the post. This is the reason why, this letter was sent to your home address, despite your preferences being set to email only.”*

Metro said it had a legal obligation to do this with a notice to close letter. It said it couldn't alter this process.

It said it sent it first by email as this was Mr K's preference.

Metro accepted that Mr K then spending time calling to raise a complaint would have been frustrating for him. But during the call it confirmed there are situations where it is required to send out letters and this was one of those occasions.

Regarding the telephone call itself Metro said, *“Amount of time on the phone was appropriate for the requests made by the customer.”* Metro said it was the nature of Mr K's queries that meant the call was quite lengthy. It said at no point did the staff member deviate from the tasks at hand raised by Mr K when he called.

Metro said overall based on the legal requirements upon it and in line with the account terms and conditions there were no errors, and its actions were reasonable. It said as Mr K had the email before the letter he had the information provided to him first by his preferred manner.

Metro concluded that such an important issue had to be dealt with by letter to ensure the customer gets the message and has ample time to look for banking services elsewhere. It said Mr K would have a valid complaint if Metro didn't follow its process and Mr K didn't end up with enough time to find other banking facilities.

Although I understand and accept Mr K was made anxious by getting the letter, I don't think Metro did anything wrong on any aspect of this complaint.

I think Metro followed the process it is required to do. It made sure Mr K was first notified in a way he wanted to be communication wise - via email.

Metro has shown it was aware of Mr K's requests and at every opportunity it has stuck to that. It only acts differently when legal or process requirements insist.

I accept what Metro said about the call taking as long as it did as this was dealing with Mr K's issues and requests. I think that's fair and reasonable.

Mr K said Metro should have warned him about the letter. I take his point. But he got the exact details first through his preferred method of email. So, the content was no different and Metro was following the terms and conditions of the account. Metro hadn't agreed to tell Mr K any time it needed to send him a letter, so I don't think it did anything unfair or unreasonable.

My final decision

I don't uphold this complaint.

I make no award against Metro Bank PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 15 January 2025.

John Quinlan
Ombudsman