

The complaint

Mr C is unhappy with Metro Bank PLC. Mr C found that his business, personal and club accounts had suddenly been blocked. This led to problems for him personally while on holiday.

What happened

Mr C said he received no prior notification about the sudden block. He said this caused him inconvenience while he was away. He wasn't happy with the customer service he received either when he contacted Metro to get the situation put right. Metro said it had acted in line with its own guidelines, terms and conditions. It said Mr C accessed his accounts through online banking while he was within a territorial area that Metro doesn't have the risk appetite for. Mr C remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. She said Metro applied the block correctly, in line with its guidelines and terms and conditions. Our investigator said Metro was following its strict regulatory and legal obligations. Mr C had wanted his costs back in trying to resolve the issues and she noted Metro had offered him £150. She also noted this was broken down as £30 for the poor service received, £20 for his call charges and £100 for the internet charges he incurred. Our investigator said Metro had acted fairly.

Mr C 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 C has also brought a linked complaint on behalf of his business. But here I will only be dealing with his personal complaint.

Mr C was unhappy about the sudden block on his account. He said this shouldn't have been done without Metro giving him prior notification. He said this caused him inconvenience and problems while he was away trying to enjoy his holiday. He also said he was let down by the lack of support and poor service from Metro when he rang to get the block removed.

On Friday 29 December 2023 Mr C was notified by his holiday provider that Metro had declined payment on his holiday account. This meant his holiday account was cancelled. Mr C said luckily his wife had her credit card from another bank with her and they were able to reset the account to use for their holiday spending. But it did mean that some planned excursions were cancelled and by the time Mr C's wife's card had been substituted these excursions had sold out.

Mr C said when he initially spoke to Metro nobody was able to explain why the account had been blocked or remove the block. Mr C said he only knew the blocks had been removed

when he checked the app on 3 January 2024. He said it took “*six painful days*” to remove the block on his account.

Once Mr C became aware the block was due to the territorial area he had been in he confirmed he didn’t use the cards while he was in that area.

Metro said it received an alert notifying it Mr C had accessed his online banking in a territory beyond Metro’s risk appetite. So, it applied the block on 28 December 2023 to investigate, and removed it promptly once it had received the required documentation from Mr C on 3 January 2024. It said this was in line with established protocols and timelines. It said this was within normal service level agreements for the investigation involved.

Metro confirmed it didn’t need to send prior notification of a block. But said it did send Mr C a letter on 28 December 2023 requesting details of his whereabouts.

Metro accepted its out of hours team were unable to remove the account block when Mr C contacted it. Instead, Mr C was directed to call back during normal working hours. It said after he was told this the call became “*unproductive*.” But concluded the right process had been followed.

Initially it confirmed following a review of “*sections 8.4 and 11.2 of our service agreement*” it wouldn’t be refunding Mr C his internet fees or telephone charges.

But it did then offer Mr C £150 as compensation. It later broke this down as £100 for the internet charges, £20 for Mr C’s telephone calls, and £30 for the poor service he received during a call.

The few days it took to resolve this matter would have been upsetting and frustrating for Mr C, especially the missed excursions. But I can’t say that Metro put the block on the account unfairly or unreasonably. It has shown proof Mr C was in a territory it doesn’t allow. It followed the usual normal procedure and acted in line with its own guidelines, terms and conditions.

The investigation, once the alert had been set off and triggered the block, was carried out within Metro’s service level agreements. So, I think that’s reasonable, although I accept this didn’t help Mr C in his circumstances. And even though Metro wrote to Mr C at home, which again in this case didn’t help him, I accept is reasonable as this is how Metro conducts its investigation.

But I do think Metro has taken into account Mr C’s personal circumstances when it agreed to pay his internet charges and telephone costs. I think that’s fair. And in view of the poor customer service he received, specifically on the call when he was speaking to the out of office team, I think the £30 for the poor service added to the internet and call charges is a reasonable outcome in this complaint.

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 C to accept or reject my decision before 6 March 2025.

John Quinlan
Ombudsman