

The complaint

Mrs D complains that Metro Bank PLC cancelled her direct debit in error.

What happened

Mrs D explains that she gave authority to a merchant for a direct debit payment mandate to be set up on 29 October 2024. But that she was told by the merchant that this was cancelled as Metro Bank wouldn't accept it. And then it was said that she'd cancelled it which she disputes. This has all caused her stress.

Metro Bank said that it hadn't made a mistake. The direct debit was set up on 31 October 2024 and cancelled on 1 November 2024. It had a system record showing that this was done through online banking. It arranged to reinstate the direct debit on 8 November 2024.

Our investigator didn't recommend that the complaint be upheld. He said that he'd seen the evidence about the cancellation of the direct debit. So, he didn't have a basis to find that Metro Bank made a mistake.

Mrs D didn't agree and wanted her complaint to be reviewed and all the telephone conversations she had with Metro Bank about this issue obtained. She said she was certain that she didn't cancel the direct debit.

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 been provided with five call recordings by Metro Bank which I've reviewed. I've not heard Metro Bank tell Mrs D in those calls that it had been responsible for a mistake. It has consistently said to Mrs D that its records show that this cancellation wasn't made by the merchant but through online banking with Mrs D's details. I also note that Mrs D has been absolutely consistent in her account of what happened and in particular that she didn't cancel the direct debit.

Where there is a dispute like this I need to make my findings based on what I think is most likely to have happened on a balance of probabilities. And here whether the evidence supports that Metro Bank made a mistake. There didn't seem to any problem with the direct debit itself as I note that Metro Bank was able to reinstate it using the existing details provided through the merchant. I note that Mrs D told our investigator that originally the merchant had tried to set the direct debit up on her 'old' bank account and then she told it to use this one. But I've not seen a link between that and say any confusion with the merchant about which account then to use. The systems record about the direct debit cancellation shows that this wasn't originated by Metro Bank but through online banking.

Having balanced all the information I'm afraid I don't have a reasonable basis to find that Metro Bank made an error here. So, I won't be asking it to do anything further. I appreciate that Mrs D will be disappointed with this outcome given the time she's spent in pursuing this

and as she's certain that she didn't cancel the direct debit.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 13 March 2025.

Michael Crewe
Ombudsman