

The complaint

Mr B complains about the service he received from Metro Bank Plc.

What happened

The circumstances of this complaint are well known to both parties, so I won't repeat them all here. In summary, from December 2022 to July 2024 Mr B experienced problems accessing his account online. He initially raised his concerns in store and by phone on multiple occasions. And subsequently he had to raise two formal complaints to get the problems resolved.

Metro accepted that it could have provided better support to Mr B when he contacted it about the online access problems he was experiencing. And it acknowledged it had taken too long to resolve what had been found to be an IT issue with its system. Across the two complaints, in recognition of the time taken to resolve the matter and the poor service provided, Metro credited Mr B's account with a total of £425 compensation. Mr B didn't think this went far enough, so he referred his complaint to this service.

Our investigator looked into what had happened. She noted that, while the online access issues had been ongoing, Mr B had been able to access the mobile banking app. So, she thought the inconvenience caused to Mr B was having to visit the branch to get statements which he couldn't obtain via the app; the number of times he raised the issue with Metro; and the time it had taken to get the issues fixed. She thought a further £175 (£600 in total) more fairly recognised the inconvenience caused to Mr B.

Metro accepted the investigations recommendation. But Mr B didn't agree. He said that it had taken Metro 581 days to resolve the issues he had experienced, and he thought £2 per day was fair - £1,162. The investigator didn't agree with Mr B. She pointed out that Mr B had not been impacted every day. She said Mr B he had been able to access his account via the app for most day-to-day requirements throughout this time. And she maintained that she considered an additional £175 compensation (£600 total) was fair.

As agreement couldn't be reached the complaint has been passed to me to decide.

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've reached the same overall conclusion as the investigator. I appreciate Mr B will be disappointed, so I'll explain why.

Metro has not disputed that the issues Mr B experienced when trying to access online banking took too long to be resolved and while the matter was ongoing it didn't provide the level of service Mr B had a right to expect. So, I don't need to make any findings on this.

Furthermore, it's not in dispute that Mr B hasn't made a financial loss because of these events.

What is in dispute and what I'm considering here is whether £600 total compensation (£425 already paid) fairly reflects the impact the circumstances of this complaint had on Mr B. Or if Metro should do more.

In doing so, I've taken into account that Mr B was impacted by the online access issues for around 18 months, and that he contacted Metro on multiple occasions to resolve the problem. I've also noted that Mr B has told the investigator he had to visit a Metro store around 5-10 times during this period to obtain statements he was unable to access on-line. But I've also taken into account that Mr B has acknowledged that, during the period his access to online banking was impacted, he was able to use the mobile banking app for his other day-to-day requirements.

I've thought about this carefully. And, overall, I'm satisfied that £600 total compensation (£425 already paid) fairly recognises the frustration and inconvenience caused to Mr B given the circumstances mentioned above.

My final decision

For the above reasons, I uphold this complaint. Metro Bank PLC should now pay Mr B a further £175 making the total compensation award £600.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 18 March 2025.

Sandra Greene
Ombudsman