

The complaint

H complains that Metro Bank PLC (Metro) reduced its branch opening hours, meaning it had to use the Post Office for banking services, which incurred fees.

H is represented by one of its directors, Mr H.

What happened

Historically, H made use of Metro's banking services outside of normal working hours. But when Metro reduced its operating hours, that caused H problems in making deposits and using banking services. Mr H said Metro told him he could use the Post Office to complete his Metro banking, but that it didn't tell him that doing so would incur fees. Then, when Mr H attempted to pay cash in at the Post Office, he wasn't able to do so.

Our Investigator looked at H's complaint, but he didn't uphold it. He said Metro told H about the fees by email, and that doing so was sufficient to alert H of the charges. He also said that H would have to apply to Metro if it wanted to set payments by debit card. And ultimately, he said it wasn't our service's role to tell banks how to operate their businesses, so Metro was free to choose its operating hours.

Mr H didn't accept our Investigator's findings. He said H was forced to use the Post Office service, so didn't feel Metro could justify charging H to use the service. He asked for an Ombudsman to review the matter afresh.

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.

Firstly, I should say that I've summarised the events of this complaint in less detail than the parties, and that I've done so using my own words. The reason for this is that I've focussed on what I think are the key issues here, which our rules allow me to do.

This approach simply reflects the informal nature of our service as a free alternative to the courts. And I'm satisfied I don't need to comment on every individual argument to be able to reach what I think is the right outcome in this case. So, if there's something I've not mentioned, it isn't because I've ignored it, and I must stress that I've considered everything both Mr H and Metro have said, before reaching my decision.

I'm afraid there's not much more I can add to what our Investigator has already said. I can see Metro sent a list of fees to H twice before H started using the Post Office service and, while I understand why Mr H would have preferred to be told about the fees verbally, I'm satisfied Metro did enough to alert H to the charges by providing the fees by email. And ultimately, Metro is contractually entitled to charge H fees for using its services, so I won't tell it to refund H for charges that were legitimately incurred.

I can see that Metro's change in opening hours meant H could no longer bank in the way it had previously done, but I don't agree that Metro should have to provide its services to H for no charge because of that. Metro is free to set its opening hours, and it is free to set fees for services it provides. And it is not for our service to interfere with legitimate commercial decisions banks make concerning how they operate.

With regard to Mr H's issues when first using the Post Office service, Metro told our service that H is not setup to deposit cash using a debit card, but it is set up to do so using paying-in slips with a pre-printed barcode. So, Mr H should speak to his Local Business Manager if he wishes to setup paying cash in by debit card. And he should contact Metro if he needs any further help in using the Post Office service.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask H to accept or reject my decision before 9 April 2025.

Alex Brooke-Smith
Ombudsman