

## **The complaint**

Mr B complains Metro Bank PLC declined his debit card despite the fact that he had sufficient funds in his account. He complains that he's been charged fees and interest as a result for which he wants compensating.

## **What happened**

Mr B has two accounts with Metro Bank and an account elsewhere with a business who I'll refer to as "B" throughout the rest of this decision.

Mr B says he tried to pay a retailer for £20's worth of petrol on 19 January 2025 using his Metro debit card. He says his card was declined when he tried using his contactless feature and when he tried to withdraw cash from an ATM even though he had sufficient funds. He says his other card – issued by B – was also declined. Mr B complained to Metro Bank.

Metro Bank looked into Mr B's complaint and confirmed that there had been an incident on 19 January 2025 as a result of which some of its customers had had their cards declined when making point of sale transactions and when using ATMs. Metro Bank apologised for this and said that the issue was resolved by the evening. Metro Bank paid Mr B £50 in compensation. Mr B was unhappy with Metro Bank's response and complained to us.

One of our investigators looked into Mr B's complaint and said the compensation Metro Bank had paid was fair. So, they didn't recommend Metro Bank needed to take further action.

Mr B was unhappy with our investigator's recommendation saying that he was now being charged over £100 in interest on the original £20 payment he wasn't able to make by a third party who was collecting the payment on behalf of the retailer in question. He also said that his card was blocked on 20 January 2025 because of attempted fraud on it and it took over two weeks before his new card was activated so it wasn't true his card was working again the evening he had his payments declined. He asked for his complaint to be referred to an ombudsman for a decision. His complaint was, as a result, passed to me.

## **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.

The majority of the facts in this case aren't in dispute. No-one's disputing, for example, that Mr B tried to pay for £20's worth of petrol on 19 January 2025 and that his attempt to do so using his Metro Bank card's contactless function was declined even though he had sufficient funds. And no-one's disputing, for example, that Mr B's attempt to take cash out at an ATM – in order to pay for his petrol – using his Metro Bank was also declined. Metro Bank has accepted responsibility for these declines. That means the only real issue I have to decide is whether or not the £50 compensation that Metro Bank has paid is fair and reasonable.

Metro Bank has told us that the issue affecting point of sale and ATM transactions that occurred on 19 January 2025 was resolved by that evening and that Mr B's card should have been functioning normally again by then. And that's what it said in its final response dated 21 January 2025. I accept that the issue Metro Bank mentioned was resolved by that evening. That means Mr B should have been able to pay for the petrol he owed money for that evening as that's something he could have done online.

I'm satisfied that Mr B didn't pay for the petrol he owed money for that evening, and that when he complained to us on 30 January 2025 he still hadn't done so. He hadn't done so by 28 February 2025 either – he emailed our investigator that day to say that the payment was still outstanding. I'm satisfied that this can't have been as a result of the issue that affected Metro Bank transactions on 19 January 2025. That's what Mr B complained to Metro Bank about and that's what Metro Bank's final response dealt with. In the circumstances, I agree with our investigator that the compensation Metro Bank paid in response to Mr B's complaint is fair and reasonable, subject to the following comment.

I can see that Mr B told our investigator that his card wasn't working for two weeks and not one day only. I can see that he told our investigator that this was because of attempted fraud on his card and it took over two weeks before his new card was activated. That isn't, however, the basis of his complaint to Metro Bank and isn't a complaint that Metro Bank has had an opportunity to consider. If, therefore, Mr B wants us to look into that for him, he'll need to complain to Metro Bank and give it an opportunity to respond first.

I can see that Metro Bank has told us that if Mr B incurred more than £50's worth of charges then it's willing to review the compensation it has paid on receipt of supporting evidence. In other words, Metro Bank is open to the idea of paying more compensation. I can, however, also see that Mr B has told us that he attempted to pay the retailer and third party in question on several occasions since 21 January 2025 but they've been unreasonable. It might not, therefore, be fair to hold Metro Bank liable for additional charges, if any, Mr B has paid or pays if the retailer and the third party have been unreasonable. I can see that he has a card issued by B which might be relevant too.

### **My final decision**

My final decision is that the compensation Metro Bank PLC has paid in relation to this complaint is fair and reasonable, so I'm not going to ask it to do more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 12 June 2025.

Nicolas Atkinson  
**Ombudsman**