

The complaint

Mr O complains Metro Bank PLC didn't do enough to help get a refund for transactions made on his debit card.

What happened

In March 2024, Mr O made an online food order with a company I'll call "Y", but says the transaction didn't go through properly, meaning he was incorrectly charged twice to his Metro debit card. Having contacted Y, Mr O says he was told to raise a dispute with his bank.

Mr O therefore contacted Metro to dispute the transactions of £38.78 and £40.58. Metro considered whether it could raise a chargeback, which is a process of asking Y for a refund, through rules set by the card scheme, in this case Mastercard.

Metro said it needed further information and wrote to Mr O asking for this. Mr O said he'd provided all the available evidence. There was back and forth between Mr O and Metro for a number of months. In September, Metro reviewed Mr O's dispute again, but said it was now out of time to raise a chargeback.

Mr O consequently complained. He said Metro had repeatedly asked for information he'd already provided. Mr O was also unhappy saying he'd previously raised disputes about duplicated transactions and that Metro had never investigated these.

Metro reviewed Mr O's concerns. It said it could see he had raised concerns about duplicate transactions in January 2024, but it hadn't been able to identify any duplicated transactions on his account. In relation to the transactions from March, Metro said it hadn't received all the information it required, so didn't do anything wrong, in not raising the chargebacks. Metro however said it could have tried to call Mr O to discuss this. It also acknowledged that Mr O had called to raise complaints, but these hadn't always been actioned. To apologise for the inconvenience caused, Metro offered £100 compensation.

Mr O didn't think Metro's offer went far enough, to recognise the distress and inconvenience caused, so referred his complaint to our service. One of our Investigator's looked into what happened. He thought that while Metro had made mistakes, its offer of compensation was fair, so didn't recommend anything further.

Mr O disagreed with our Investigator's conclusions. He said he sent the evidence as requested for the March transactions. He also said the offer of £100 didn't recognise the inconvenience he'd been caused.

As agreement couldn't be reached, the complaint's 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.

I'm looking here at the actions of Metro and whether it acted fairly and reasonably in the way it handled Mr O's requests for help in getting his money back. This will take into account the circumstances of the dispute and how the merchant has acted, but there are other considerations, such as the card scheme rules, which Metro must follow and its own obligations.

The payments were taken from Mr O's debit card. This meant the only realistic option available to Metro to help get his money back was to engage with a process known as chargeback.

The chargeback process provides a way for Metro to ask for a payment to be refunded. Where applicable, it raises a dispute with the merchant (Y) and effectively asks for the payment to be returned to the customer. There are grounds or dispute conditions set by the relevant card scheme (Mastercard) and if these are not met, a chargeback is unlikely to succeed.

It isn't a requirement that Metro must raise a chargeback every time it's asked to. But where the circumstances of a customer's dispute falls under a chargeback reason code, and there's evidence to support their dispute, I'd expect Metro to raise a chargeback to support its customer.

Mr O contacted Metro in March 2024, to raise a dispute about two transactions charged to Y.

Metro set up a chargeback and considered what Mr O had told it, alongside the information he'd provided. In doing so, Metro decided it needed more information and wrote to Mr O to request this. I appreciate Mr O found this frustrating, saying he'd provided all the necessary evidence already; however, I don't think Metro was wrong in asking for further information.

Metro can only raise a chargeback about a transaction once, so before it does this, will often ask for as much information as possible to support its customer's position. Taking this into account, I find the further information Metro asked Mr O to provide, was reasonable in the circumstances, as it was relevant to his dispute such as further context on the charges and any further invoices or receipts.

As it hadn't received all the information it asked for, Metro wrote to Mr O in September 2024, to explain that it was now out of time to dispute the transactions. I appreciate this wouldn't have been the answer Mr O was hoping for. However, as Metro hadn't received the information it requested, I think it was reasonable in not raising the chargebacks.

Metro has however acknowledged it could have been more helpful, such as calling Mr O to discuss his chargeback and that it didn't raise a complaint when Mr O asked to. In the circumstances, while I appreciate Mr O may disagree, I think Metro's offer of £100 compensation to apologise for any errors is reasonable.

Having not received the requested information, I don't think Metro made an error in not raising a chargeback for the amounts Mr O had disputed for the reasons explained above. I do however think the service Metro provided could have been better and find £100 is fair to recognise this and is in line with how our service awards compensation.

Mr O says Metro previously failed to look into disputes about duplicated transactions but hasn't been able to point to any specific transactions. Metro acknowledged that Mr O had raised concerns in January 2024, which it had looked into but hadn't been able to identify any duplicated transactions on his account. I'm only able to make comments based on the

evidence available to me and I haven't seen anything to say Metro made errors here. Metro confirmed it had previously looked into concerns about duplicated transactions, but hadn't found any evidence of this, and I haven't been provided anything to show there were duplicated transactions previously.

In conclusion, while I acknowledge this was likely a frustrating period for Mr O, I think Metro's offer of compensation is fair, so won't be asking it to do anything further. I think Metro was reasonable in asking for further information before considering whether to raise a chargeback and having not received this in time it was fair to close Mr O's disputes. Metro's service during this period however could have been better, so I think it's appropriate it pays compensation and for the reasons explained above, I think its offer of £100 is fair.

My final decision

Metro Bank PLC has already made an offer to pay £100 to settle the complaint and I think this offer is fair in all the circumstances.

So, my decision is that Metro Bank PLC should pay £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 22 July 2025.

Christopher Convery
Ombudsman