

## **The complaint**

Mr K has raised a number of complaints about the overall service he received from Metro Bank PLC's ("Metro") agents throughout September and October 2024.

## **What happened**

Mr K held a bank account with Metro. Mr K made a number of complaints (18 in total) regarding the service he has received from Metro agents at its contact centre and its branches.

Metro was disappointed to hear about Mr K's dissatisfaction with it and looked into Mr K's complaints and addressed his concerns. Metro decided that there had been a break down in relations between it and Mr K and made the decision to end the banking relationship.

Mr K brought his complaints to this service.

One of our investigators looked into Mr K's complaints and explained that as several of his complaints had already been adjudicated on our rules prevented this service from looking into complaints numbered 2, 3, 6, 8, 9, 11, 14 again.

They looked at the remainder of Mr K's complaints and didn't think the following complaints should be upheld:

Complaint No	Summary of complaint and investigator's view
4	<p><b>The delays experienced and service received by telephone on 14 September 2024.</b></p> <p>They didn't think Metro had made an error or the delays Mr K experienced were unreasonable as the demand on Metro's phone lines isn't something within its control and as Mr K had failed to complete the security verification process successfully it couldn't provide the information he wanted.</p>
5	<p><b>The process change in relation to how Mr K received passwords for his final response letters.</b></p> <p>There was no error here as it was up to Metro how it chooses to operate its services and run its processes internally, and it had followed these correctly.</p>
7	<p><b>Additional redress payments were credited into Mr K's account without prior notification.</b></p> <p>Metro had made an error in making a redress payment of £50 instead of £25, but because this error placed Mr K in a better position than he would've been in they didn't think Metro's actions had caused Mr K severe detriment.</p>
10	<p><b>Mr K was misinformed over the telephone when a copy of a final response letter would be sent.</b></p> <p>They weren't persuaded Metro made an error as there was not enough to show Metro had agreed to send the letter during the telephone call rather than the end of the day.</p>
15	<p><b>A password for a 5-day holding letter linked to a complaint didn't work.</b></p> <p>Metro provided a copy of the link and password provided to Mr K to this service and its internal records show these were tested successfully beforehand so there isn't enough to show the password was faulty.</p>
17	<p><b>Metro disconnected a call after 10 minutes on 8 October 2024.</b></p> <p>Evidence suggests the call was dropped due to an IT issue and so it wouldn't be fair to hold Metro responsible for this. And because Metro's notes show Mr K's complaint was registered shortly afterwards, they didn't think the call drop was intentional on Metro's behalf.</p>

But our investigator thought the following complaint points held some merit and recommended the following:

Complaint No	Summary and recommended redress
1	<p><b>Failed to receive a call back from a manager on 9 September 2025 regarding a DSAR request.</b></p> <p>Despite internal notes showing Mr K requesting a call back Metro failed to do this. But as the notes also show Metro contacted Mr K to discuss his dissatisfaction and complaint and provided the information asked for and so they thought compensation of £25 was fair for the small</p>

	administrative error.
12	<p><b>Provided incorrect information about payments that Mr K would receive.</b></p> <p>Metro made three payments totalling £140 instead of two. Metro is aware of Mr K's particular needs and so should have been aware of the distress this error would cause and although Metro called Mr K regarding its error, they thought an award of £25 compensation would be fair.</p>
13	<p><b>Service received when Mr K called on 2 and 13 October 2024 outside of Metro's usual operating hours.</b></p> <p>Although Metro can and does ask customers to call back during full-service hours for non-urgent matters, given Mr K's particular vulnerabilities which Metro is aware of they thought Metro could've done more to assess his needs before asking Mr K to call back. And so recommended £50 compensation.</p>
16	<p><b>Misinformed about status of Mr K's account in branch and the process of what would happen to his funds at the point of closure.</b></p> <p>Metro misinformed Mr K that his account had been closed when it was still active – with restrictions.</p> <p>Metro misinformed Mr K that he could be issued a cheque for his funds and then told this wasn't possible.</p> <p>And so they thought Metro should compensate Mr K £100 as the information wasn't communicated in a clear, fair and not misleading way.</p>
18	<p><b>Provided with incorrect timescales for when Mr K would receive a confirmation letter his account had been closed.</b></p> <p>Metro's notes show Mr K was provided with the incorrect timescales for when he ought to have received a confirmation letter that his account had been closed and so recommended £25 compensation for this error.</p>
Total Redress recommended	£225

Mr K disagreed, and so his complaint was progressed for an ombudsman's decision.

### **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 hope that Mr K won't take it as a discourtesy that I've condensed and described his complaints in the way that I have - I recognise that Mr K might well have preferred not to have all his complaint points lumped together as one but for practical purposes I think this is reasonable.

And although I have considered all Mr K's submissions, I won't be addressing them all here in this decision. In-line with our statutory objective to resolve complaints with a minimum of formality I don't believe addressing each and every point raised would be an effective operation of our service.

Ours is an informal dispute resolution service, and I've concentrated on what I consider to be the crux of the complaint. Our rules allow me to do that. And the crux of Mr K's complaint is

about the service he's received from Metro's agents, in particular, over September and October 2024 leading to when Metro took the decision to end its banking relationship with Mr K.

And having considered everything I'm in agreement with our investigator and don't think there is anything much more of use I can add.

Some of the complaint points our investigator didn't recommend upholding in general relate to how Metro operates as a business or are outside of its reasonable control, such as staffing levels to meet demand, operating hours, its security and customer verification or how it communicates passwords and other technology it uses.

In particular, complaint numbers 4, 5, 15 and 17. But the actions Metro took here which Mr K is unhappy with relate to commercial decisions it's entitled to take and is not something for me to get involved in. I can't make a business change its systems or processes regarding security or when or how it operates the internal processes it sets. And so as I've seen no evidence Metro didn't follow its own processes - or when adapted - didn't do so to further assist and support Mr K, I can't say it made a mistake or treated Mr K unfairly.

And the remainder of the complaint points not upheld - 7 and 10 - I'm not persuaded Metro has made an error or I don't consider the detriment Mr K alleges sufficient to justify compensation. Things don't always go smoothly and not every mistake warrants compensation.

But that isn't to say Metro did everything right. I agree Metro has made some small errors which perhaps wouldn't impact the majority of customers in the way it has impacted Mr K. But Mr K is vulnerable and has particular needs. So when things don't happen as they should or when he's expecting them to - such as receiving a call back, redress payments into his account and letters confirming what action have been taken, he is impacted more.

And so in-line with this I think £25 compensation is fair for complaint points 1, 12, and 18.

And as Metro is aware of Mr K's particular needs, I think that an uplift on this amount is warranted when Metro failed to recognise this in his calls to it outside of operating hours and didn't fully investigate his needs. And so I think the £50 recommended by our investigator is fair.

Finally, given that Mr K was no doubt already in distress regarding Metro's decision to close his account - despite I think his obvious dissatisfaction with Metro given the large number of complaints raised - I think Metro should've taken more care with its communications regarding this. And again, I'm in agreement with our investigator that a higher level of compensation is due here for the mis-information Metro provided regarding the status of his account and how he could receive his funds and that £100 compensation would be appropriate.

I understand that Mr K is not happy with level of compensation our investigator has recommended. But this service doesn't supervise, regulate or discipline the businesses we cover. And my role isn't to punish or penalise businesses for their performance or behaviour - that's the role of the regulator, in this case the Financial Conduct Authority. And as I've not seen Mr K has suffered any direct financial loss as a result of Metro's mistakes and nor do I think the outcome or Mr K's circumstances would be materially different, I think total compensation of £225 for the distress and inconvenience caused is a fair way to settle complaint points 1, 12, 13, 16 and 18.

And so it follows that although I don't uphold all Mr K's complaint points, overall, I uphold Mr K's complaint.

### **My final decision**

For the reasons I've explained I've decided to uphold Mr K's complaint and direct Metro Bank PLC to pay Mr K £225 in compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 26 June 2025.

Caroline Davies  
**Ombudsman**