

## **The complaint**

Mr C is unhappy that Metro Bank PLC (Metro) won't reimburse money he lost to a scam.

The details of this complaint are well known to both parties, so I won't repeat everything again here. Instead, I'll focus on giving the key reasons for my decision. This is not a discourtesy to Mr C or Metro – it simply reflects the informal nature of our service.

## **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 aware that I've summarised this complaint briefly, in less detail than has been provided, and in my own words. No discourtesy is intended by this. Instead, I've focussed on what I think is the heart of the matter here. If there's something I have not mentioned, it isn't because I have ignored it. I haven't. I'm satisfied that I don't need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

I agree with the conclusions reached by the Investigator for the following reasons:

- Mr C authorised the transactions from his Metro account and the starting position is that firms ought to follow the instructions given by their customers in order for legitimate payments to be made as instructed.
- However, I've considered whether Metro should have done more to prevent Mr C from falling victim to the scam, as there are some situations in which firms should reasonably have had a closer look at the circumstances surrounding a particular transfer. For example, if it was particularly out of character.
- I've reviewed Mr C's account statements, and I can't conclude that the payments made to the scam would have looked particularly unusual or suspicious to Metro. I appreciate that the payments lost to the scam may have represented a lot of money to Mr C, but they simply were not of a value where I'd usually expect Metro to be concerned that Mr C was at a heightened risk of financial harm. It's also not unusual for a customer to make some larger transactions. So, in the circumstances, it would have been difficult for Metro to identify that Mr C was at risk of losing his funds.
- The payments were made to an account in Mr C's own name, and although Metro should, at this time, have been aware of the risk of multi-stage fraud such as Mr C was experiencing, I consider it reasonable that Metro might have taken some reassurance from this fact in the circumstances. So, I wouldn't have expected Metro to be concerned that Mr C was at a heightened risk of financial harm on these payments.

- As I've set out above, I don't think the transactions ought to have indicated that Mr C was at a heightened risk of financial harm given the relatively low value of the payments and the destination of them. So, I don't think Metro would have reasonably been expected to intervene to ask further questions before processing the payments.
- Metro initially credited Mr C's account with the lost funds but following an investigation it found that it hadn't made any errors. I don't think it acted incorrectly when doing this. I've also considered whether, once alerted to the scam, Metro could reasonably have done anything else to recover Mr C's losses. As the funds were sent from his Metro account to an account in his own name and then moved on to the scammer, I don't think there was any reasonable prospect of Metro recovering his funds.

I appreciate this will likely come as a disappointment to Mr C, particularly in light of the information he has shared about his family circumstances, however, for the reasons provided above, I do not consider it would be fair and reasonable to ask Metro to do anything further.

### **My final decision**

My final decision is that I'm not upholding Mr C's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 5 March 2026.

Aleya Khanom  
**Ombudsman**