

## **The complaint**

Mr S complains that Metro Bank PLC didn't issue him with a new bank card when his old one expired and that it provided poor customer service.

## **What happened**

Mr S explains that he wanted to use his card in May 2025 but found that it had already expired in February 2025. He says he had to call Metro Bank and he wasn't happy with the service provided and that he had to wait for a new card to be issued.

Metro Bank said it hadn't made a mistake. It said that if a card hadn't been used for a significant period before expiry, then an 'inactivity block' was added. This prevented a new card being issued and was a security measure and ensured only active cards were replaced. Metro Bank said that when Mr S called about this on 7 May 2025, he was told that the timescale for receipt of a new card was seven days from request. And that Mr S wasn't happy with that and hadn't asked a new card to be issued then. It said it had since then been in touch with him and a replacement card was arranged.

Our investigator didn't recommend that the complaint be upheld. He said that the available account statement information showed that Mr S hadn't used the old card for at least 18 months prior to expiry. The date of expiry was stated on the card. At the time Mr S wanted to use the card there was no balance on his account and this limited the actions he could have taken and any potential inconvenience to him. Mr S was offered a replacement card when he called. And was told the timescales for delivery from the point of request. Our investigator didn't consider that any compensation was warranted.

Mr S didn't agree and wanted his complaint to be reviewed by an ombudsman.

## **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 need to say that we don't have a role in reviewing and setting processes generally as we aren't the regulator.

Here as a security measure and in line with its process Metro Bank had added a block to Mr S' card and this meant that it wasn't renewed. As our investigator has said this hadn't become apparent to Mr S until after the card had expired. That meant Mr S had to contact Metro Bank and he was unhappy he would need to wait for a replacement card and doesn't think he received good service.

I'm satisfied from the evidence available including a transcript of the call of 7 May 2025 that Mr S was given correct information about what had happened. And the timescale for a replacement card, should he request it was explained. A complaint was logged and he received a final response letter to his complaint on 12 May 2025. I can see from his statement that he used the new card on 17 May 2025.

I appreciate Mr S is unhappy with Metro Bank's process. I don't consider that a mistake was made or that Metro Bank acted unfairly taking into account the impact here for Mr S. And so, I won't be requiring Metro Bank to do anything further.

**My final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 18 September 2025.

Michael Crewe  
**Ombudsman**