

## **The complaint**

Mrs A complains that Metro Bank PLC (Metro) have blocked her account, and she hasn't been able to make bank transfers since January 2025. She attended a branch and thought the issue was fixed, but she still can't use her online banking. She'd like compensation for the distress and inconvenience caused.

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 reasons for my 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.

Having done so I agree with the conclusions reached by the investigator, and I think Metro Bank should pay Mrs A £100 compensation. I've explained why below:

- Mrs A's account was restricted in January 2025, following two failed verification attempts and telephone conversations with Mrs A's husband. Metro was concerned about the security of the account and so applied a restriction. Banks and building societies have a duty of care and protection to ensure accounts are kept safe and prevent fraud. In this instance, I'm satisfied that Metro had genuine concerns about the security of the account and applied the restriction fairly.
- Metro explained in mid-February that Mrs A needed to attend the branch with her identification, so the account could be verified. Mrs A did this on 26 April 2025. From the system notes available it looks as if the restriction was lifted that day. As such, I'm satisfied that Metro removed the restrictions that were in place within a reasonable time frame.
- However, Mrs A has confirmed that she was still having trouble using the account. Mrs A provided screen shots which show that on 12 June she was unable to accept Metro's terms and conditions and could not transfer her money using online banking. She attended the branch, and a staff member manually transferred the money for her. But after this, she was still having ongoing issues.
- Metro explained that although the restriction was lifted on 26 April - her 12-digit customer number, password and security number for online banking needed to be updated. They provided a screenshot showing it was currently barred. Metro explained Mrs A would need to attend the branch again to get this issue resolved and apologised for the distress and inconvenience caused. They agreed to pay £100 compensation for the further inconvenience.
- I think the offer from Metro is fair and reasonable in the circumstances, given the inconvenience caused. I appreciate there were potentially missed opportunities for the branch staff to rectify this issue, but I'm satisfied £100 compensation covers this.

- I understand Mrs A has provided a breakdown of the cost of petrol used, parking costs and the time she had to take off work to get this issue sorted. But we tend to look at things in the round and don't usually compensate for an individual's time by the hour, or for loss of earnings. Having thought about the time Mrs A spent getting the issue sorted and the frustration of having to attend the branch again – I'm satisfied £100 fairly reflects that.

### **Putting things right**

Metro Bank PLC should pay £100 compensation to Mrs A.

### **My final decision**

For the reasons I've explained above, I uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A to accept or reject my decision before 10 October 2025.

Rachel Killian  
**Ombudsman**