

The complaint

Mr A complained about what happened after Metro Bank PLC blocked his debit card and then cancelled it some seven months later, without giving him any warning or notice.

What happened

In September 2024, Mr A's card was used in a cash machine to try and withdraw money from his account. Metro blocked Mr A's debit card and tried unsuccessfully to contact Mr A about this.

In April 2025, Mr A contacted Metro when he again attempted unsuccessfully to use the card to take money out from a cash machine but Metro cancelled the card. Mr A said Metro told him incorrectly that there was no block on the card and he could use it. It then said the block was due to inactivity on the card and a new card and Personal Identification Number ('PIN') would be sent to him.

Mr A wasn't happy with this – he didn't want his old card to be cancelled as he'd need to wait for a new card and PIN to arrive, and then he'd have to activate the card. And he was upset when the card machine kept his card the next time he tried to use it.

When he complained, Metro said it followed the correct process when blocking the card and then issuing a new card and PIN to Mr A's address. But it said misinformation was provided when he was incorrectly informed no blocks were on the card and that he could use his old card. For this, Metro paid Mr A £75 and apologised.

When we got involved, Metro offered to pay a further £75 compensation to Mr A.

Mr A was unhappy with this and so one of our investigators looked further into his complaint. They thought that Metro's overall improved compensation offer was fair and didn't recommend that Metro needed to increase its offer.

Mr A didn't agree with the investigator so his complaint has come 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've carried out an independent review and having done so, I've reached the same conclusion as our investigator.

I've listened to the call recordings of Mr A's discussions with Metro and with us. This has given me an insight into just how frustrating and stressful Mr A found this whole experience, and I sympathise. Metro accepted that there had been some shortcomings in the service Mr A was reasonably entitled to expect. So as Metro has partly upheld the complaint, I will concentrate on the question of fair redress for what happened, which is the main reason Mr A has requested an ombudsman referral.

Metro said it hadn't done anything wrong when it initially blocked Mr A's card in September 2024, given that the card was used when there were insufficient funds in the account to cover the withdrawal and it hadn't had a response to a text message it sent him about this. Metro accepted that it could and should have done more to make Mr A aware that he needed to speak to Metro before the block could be removed. And Metro acknowledged that when it took precautionary measures to cancel the card seven months later due to inactivity, it didn't do enough to contact Mr A before doing this. It also said that there had been some communication problems when Mr A phoned, and that Metro had called him back at the wrong time which it recognised would have been extremely frustrating and inconvenient for Mr A. With all this in mind, Metro felt that it should pay additional redress to reflect the poor service provided to Mr A – and that £150 overall was a fair amount.

Thinking about the initial card block, I am satisfied that was fair and reasonable in the circumstances. All Metro knew was that someone was attempting to use Mr A's card to withdraw money from his account when he had insufficient funds for this. If Metro had simply allowed the transaction it would have put Mr A in a difficult position. So it seems reasonable to me that Metro wanted to speak to Mr A before allowing the transaction to go ahead. Banks have an obligation to take steps to keep customers' accounts safe and prevent fraudulent transactions. Making further checks with the account holder before authorising transactions is part of Metro's security process. Metro's terms and conditions (which Mr A would've agreed to when he signed up to use the account) allowed it to block Mr A's account in this situation until he completed its security process.

Nonetheless, I'd still expect Metro to treat Mr A fairly and reasonably. When Metro blocked his card in September 2024, sending Mr A a text message wasn't enough here. I think Metro should have made more effort to make Mr A aware that he needed to speak to Metro before he'd be able to use his card again. And had Metro done so, I think it's likely that Mr A would've made contact – as he did when he had problems in April 2025. And if that had happened, potentially the block could've been removed in September 2024 and Mr A would've avoided the problems he had some seven months later when he tried to use the card.

Metro should've given Mr A fair warning before cancelling his card. Even if he hadn't used the card for seven months and it had been blocked throughout this time, some deposits had been received into the account. So I think Metro would've been aware that it was likely that Mr A was still using the account and might need to use a debit card.

In addition to this, I'm aware that there were communication issues Metro has accepted responsibility for. Mr A felt that a manager he spoke with was unprofessional towards him. Metro hasn't been able to locate all the calls but gave Mr A the benefit of the doubt and included redress for this in its compensation award.

Our approach to redress is to aim to look at what's fair and reasonable in all the circumstances of a complaint.

Mr A told us this matter caused him a great deal of stress and anxiety and when he couldn't access his cash in April 2025 he was left without food to eat. And I appreciate he feels Metro should be held to account for its admitted poor handling of matters.

On the other hand, just because Metro agreed that there were some shortcomings in the service provided to Mr A, it doesn't necessarily follow that we would always award substantial compensation. I don't doubt that Metro's poor handling of matters, as described above, was upsetting for Mr A. But the inconvenience was mitigated by the fact that Metro arranged for Mr A to access the money in his Metro account – even though he didn't have a working debit card. At Mr A's request, Metro created a new payee to his account at another bank and Mr A moved his money there. Metro issued a new card and PIN for his Metro account.

I've taken all this into account when thinking about the impact of what happened on Mr A.

I haven't been provided with anything to show that Mr A is worse off in money terms as a result of Metro's poor service.

The £150 overall figure suggested matches the level of award I would make in these circumstances had it not already been proposed. Whilst the £75 Metro has paid already is insufficient in these circumstances, I consider the total amount of £150 is in line with the amount this service would award in similar cases, and fair compensation for Mr A in his particular circumstances.

Mr A has raised several different complaint points during phone calls and I acknowledge that he feels very strongly about his complaint. If I have not referred to each point he's raised it's because I have concentrated on the question of fair compensation for what happened.

I hope that setting things out as I've done helps to explain how I've reached my conclusions.

Putting things right

Metro should pay Mr A total compensation of £150 to reflect the extent and impact on him of its poor service.

Metro can set off against my award the £75 it has already paid Mr A in connection with this complaint – so in effect, it is required to pay Mr A the further sum of £75 (if it hasn't yet done so).

My final decision

I partly uphold this complaint and Metro Bank PLC should take the steps set out above to put things right.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 28 October 2025.

Susan Webb
Ombudsman