

The complaint

Mr W complains that Metro Bank PLC failed to help him change his personal details.

What happened

Mr W says he asked Metro Bank to change his telephone number, address and e-mail details in December 2024. He says Metro Bank didn't do so and didn't help him. Mr W would like compensation for what took place and says Metro Bank hasn't considered his disability.

Metro Bank says it tried to contact Mr W and has tried to help him by providing a number of proposed solutions. It accepts it sent a letter to an incorrect address for which it has apologised and offered £50 compensation. Metro Bank has now updated the information but says it required verification before making such changes.

Mr W had brought his complaint to us and our investigator thought Metro Bank had acted fairly and offered a reasonable compensation amount.

Mr W doesn't accept that view. He says he should be awarded compensation for being harassed by Metro Bank.

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 have come to the overall conclusion that Metro Bank has dealt fairly with this complaint.

I appreciate that Mr W wanted his personal information updated. But I am sure he appreciates that banks must have security processes in place to protect its customers as well as its money and personal information. So, I don't think Metro Bank acted unfairly by trying to contact Mr W and by asking him to contact it about the changes.

I accept that due to Mr W's personal circumstances he couldn't attend a branch and that some of the proposed methods of updating his account details were not suitable for him. In those circumstances we would expect Metro Bank to make reasonable adjustments when it became aware of those difficulties.

I can see that Metro Bank did offer alternatives to Mr W such as by completing a form, a text service and by providing a photograph. I appreciate Mr W says he couldn't use the text service or provide the photograph. But I can't fairly hold Metro Bank responsible for that as it couldn't have known that Mr W couldn't use those proposed methods until it was told. The important point is that I am satisfied that Metro Bank offered reasonable adjustments and provided a further method of changing the details which Mr W was able to comply with which allowed the account details to be changed.

I accept it took some time to provide a solution that worked for both sides, but I am satisfied throughout the process Metro Bank tried to find alternative methods of verifying the account

detail changes. So, I am satisfied it made reasonable adjustments to its process to take account of the difficulties Mr W faced.

I have not seen any evidence that Metro Bank harassed Mr W and I don't think he has explained what he suggests amounts to harassment. It follows that I don't consider Mr W should be paid compensation for that part of his complaint.

There is no doubt Metro Bank sent a letter to an incorrect address. I can see it has fairly apologised for what took place and offered £50 compensation which I think is fair and reasonable. I don't think Mr W suffered any financial loss as a result of that mistake or the impact was significant enough to justify further compensation. I appreciate Mr W may not wish to accept that offer, which I leave to him to contact Metro Bank if he does wish to accept it.

My final decision

My final decision is that I don't uphold the main part of the complaint and that Metro Bank PLC has made a fair and reasonable compensation offer of £50 in respect of part of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 27 January 2026.

David Singh
Ombudsman