

### **The complaint**

Miss P complains that Metro set up two savings accounts for her when she only wanted one. And that it failed to tell her by post, as she said she'd requested, of changes to its charges for overseas payments and of the maturing of the savings accounts.

### **What happened**

Miss P opened an account with Metro on 15 August 2023. She says that she brought £5,000 cash into the bank to open a savings account. She says that she had left £2,000 at home and that it was agreed that she would bring it in the next day, and it would be put into the same account. However, she says that two separate accounts were opened, one for a three-year term and the other for a one-year term. She says that she asked for correspondence by post. But she didn't receive a letter advising that the one-year account had matured and the payment sent to her current account, which she didn't frequently use. As a result, she lost interest on the amount transferred out of the savings account.

Miss P further complained that she went into a branch in February 2025 to put money on her card and mentioned that she was going on holiday. However, nobody told her that Metro had started charging for overseas transactions, so she paid out a lot of money in fees when using her card. Had she known, she would have used her mother's card which didn't charge fees.

Metro said that the savings accounts were dated the same day and Miss P had signed applications for them. In those forms the box was selected for contact by email. This was the same for the current account application. She was notified by email of the introduction of fees in respect of overseas transactions in September 2024.

Miss P disputes that the applications that Metro has produced were those signed by her as they are not handwritten. She insists that she told Metro that she only wanted contact by post.

On referral to the Financial Ombudsman Service, our Investigator was unable to safely say Metro did anything wrong or that Miss P wasn't made aware of what accounts her money was being paid into.

The matter has been passed to me for an Ombudsman's consideration.

### **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.

Where the evidence is incomplete or contradictory, as some of it is here, I have to make my decision based on what I think is most likely to have happened. But it may be that I can't make a finding and if this is the case I shall say so. I have a duty to be impartial so I have to assess both parties' evidence fairly.

According to Metro's contact notes, Miss P had £5,000 to deposit at the time of opening the current account. The balance of a further £2,000 is referred to in a note dated 2 days later. So, although the savings accounts applications appear to be dated 17 August 2023, I think they were opened separately. However without any note of what was discussed with Miss P at the time, I'm not able to say why separate accounts were opened.

However, the applications for both savings accounts were as far as I can see signed by Miss P. While the forms refers to being completed in ink, it's likely in my view that they were completed online and then printed, probably in the bank. So although Miss P disputes the authenticity of those documents, with the evidence I've been shown, it seems likely that she signed both applications in the format presented by Metro. This would mean she was aware that she was opening 2 separate savings accounts, clearly marked respectively 12 months and 36 months.

Both forms actually say that Miss P chose email contact. And Metro has shown us that when the 12-month account matured, she was told of this by emails of 8 July and 3 August 2024. And that the money would be transferred to her current account.

In respect of the fees charged for overseas transactions by debit card on the current account, again I note that she signed the form for the current account and requested contact by email. And Metro has shown us evidence that an email advising her of the new charges was sent to her on 3 September 2024.

On that form it says Miss P's residential status was "Living with Family and Friends" which she says she wouldn't have put. It's likely though that this was a drop-down box to describe her status which she says was living with her mother.

I believe that Metro has now amended its records to show that Miss P prefers contact by post, although it points out that some communications still have to be sent by email. Again, from the evidence shown to us, it sent the final response letter to Miss P by post on 15 April 2025.

All of Miss P's knowledge of the setting up of the accounts, maturing of the savings account and notification of fees depends on whether she had agreed for contact to be made by email. And while she denies this, I think it's likely that she did agree that. So, I don't think it would be reasonable to ask Metro to refund any fees or lost interest.

In respect of the maturing of the three-year savings account, that won't be until August 2026, so Miss P can expect to be contacted by Metro around that time.

### **My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 29 December 2025.

Ray Lawley  
**Ombudsman**