

The complaint

Mr and Mrs T complain Metro Bank PLC won't refund a payment to their joint account.

What happened

On 19 August 2025, Mr and Mrs T made an online takeaway order for £11.98. The order was cancelled by the merchant, but they say the money wasn't returned to their account.

Metro explained the money had been in pending for a few days, but never actually debited Mr and Mrs T's account. Following a complaint, Metro still refused to refund the payment.

Mr and Mrs T referred their complaint to our service. Our Investigator considered the circumstances. She said, in summary, the evidence showed the payment never debited the account though it was held in pending for a few days. And while this would've reduced the available balance during that time, it didn't reduce the actual balance of the account.

Mr and Mrs T didn't agree with the Investigator's findings. They maintained there was something wrong with the balance of their account.

As Mr and Mrs T didn't agree, the complaint's been passed 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.

Metro explained to Mr and Mrs T that when a card payment is made the amount is placed in "pending". This reduces the available balance – so the same money can't be spent twice – and then when the merchant claims the money it debits the account. This is correct and standard industry practice in relation to card payments.

I've reviewed the statements of Mr and Mrs T's account. There's no debit to the merchant for £11.98 on 19 August 2025. And, Metro have provided evidence to show the pending payment was released on 21 August 2025, making the £11.98 available again. This means I'm satisfied the money never actually left Mr and Mrs T's account. So, there's nothing to be refunded. I note that both Metro and the merchant told Mr T that the money was never debited from the account, and so there wouldn't be a "refund".

Mr and Mrs T think £150 compensation would be appropriate. But I haven't found Metro have made a mistake. The money didn't debit their account so there's no refund for Metro to make. And, although Mr and Mrs T wouldn't have been able to spend the £11.98 until it was released from the merchant – I'm satisfied Metro isn't responsible for this. And, in any event, I can see from the statements for the account that Mr and Mrs T were still able to make transactions during the period the £11.98 was being held in pending.

Overall, I find Metro have treated Mr and Mrs T fairly in the circumstances.

My final decision

For the reasons I've explained, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T and Mrs T to accept or reject my decision before 28 April 2026.

Eleanor Rippengale
Ombudsman