

The complaint

Mrs W complains about the way Metro Bank PLC (“Metro”) administered her current accounts on two occasions. She said Metro’s actions seriously impacted her health.

What happened

Mrs W said she had two current accounts with Metro. In her complaint to Metro she made a number of points. She complained in general terms about the service she has had in recent years. She talked about speaking to poorly trained staff on the phone and being put on hold repeatedly. However, the core of her complaint is about how Metro acted on two occasions in 2023 and 2024. I’ll consider those incidents below.

Before I do so I think it’s worth me saying here that I’m conscious that Mrs W has written in considerable detail about her complaint. In this decision I’ll summarise what Mrs W has said, in much less detail than has been provided. No discourtesy is intended by this.

Instead, I’ll focus on what I think is the heart of the matter here. As a consequence, if there’s something I’ve not mentioned, it isn’t because I’ve ignored it - I haven’t. I’m satisfied I don’t need to comment on every individual point to be able to reach what I consider to be the right outcome. Our rules allow me to do this, reflecting the informal nature of our service as a free alternative to the courts.

For the avoidance of doubt, in doing so, I have carefully reviewed everything submitted by Mrs W.

2023 incident

In June 2023 Mrs W wanted to transfer £30,000 from her Metro account to an account she held with another business I’ll refer to as O. She said she initially transferred £1 from her Metro account to O to ensure that the transfer would go smoothly. She then went on to try to make the £30,000 transfer. On the day she attempted to make the £30,000 transfer (a Friday) Mrs W told us she was working at another person’s home in a position of responsibility. She said she couldn’t make the payment online and was asked to visit a branch or contact the call centre. Mrs W phoned Metro and was asked multiple questions about the transfer that made her feel fearful. She told us she went on to have multiple calls with Metro over that weekend that made her incredibly upset. She was told the £30,000 had debited her Metro account, but hadn’t credited her account with O. So, she feared the money was lost.

Mrs W has described the impact this matter had on her at the time, and afterwards. She has told us that, during the weekend she was in touch with Metro about this matter, she was already dealing with a stressful and demanding situation at the home she was working in. So that exacerbated the situation.

2024 incident

In October 2024 Mrs W told us she was working at another person’s home in a rural location

looking after a demanding puppy. She noticed that the debit cards for both of her current accounts were due to expire so she phoned Metro to check when the cards would be replaced. Mrs W says the Metro call handler told her the new debit cards had already been posted out to her. As Mrs W hadn't received the new cards and she was working away from home, the call handler asked Mrs W whether she wanted to cancel the new cards to be on the safe side. Mrs W agreed to that on the understanding that a new set of replacement cards would be sent out to her.

Mrs W said that the next day she went to a shop and her debit card didn't work, so she had to walk back to her employer's house to get her other debit card. That card didn't work either. She says she couldn't buy her groceries and was extremely embarrassed. In addition she was injured during one of the walks to the shop. Mrs W phoned Metro after that. It said her existing cards had been cancelled and couldn't be reactivated. So, Mrs W was left without access to cash. Metro asked Mrs W whether she had access to another account – something that angered Mrs W at the time. Mrs W had another account but she hadn't used it for a long time.

As a result of what happened Mrs W told us she had to phone a friend. That friend drove to the property she was staying at, lent her money and later drove her to a town some miles away to sort out her other bank account. She said she had to leave the puppy she was employed to look after when this happened and arrange for a third party to come and look after it. She also had to call her employers who were abroad and arrange for them to pay her using a new account. Mrs W said she had to rush off to sort out her banking arrangements as soon as they arrived home.

Mrs W told us she was very embarrassed by all of that. She said the person she'd been working for called her unprofessional and made it clear she wouldn't employ her again. Mrs W was very upset by that. She provided excerpts from relevant emails to back up what she has said, and she described the impact of that on her professionally. Mrs W told us she relied on good reviews for future work.

Mrs W complained to Metro about both matters in early 2025. She said she couldn't do so sooner because she'd been so traumatised by what had happened.

Metro issued its final response in April 2025. It upheld some of Mrs W's complaint. It said it should have handled some of the phone calls Mrs W had with it in 2023 better and said that it made a mistake when it cancelled Mrs W's existing debit cards in 2024. It offered Mrs W £300 compensation for the distress and inconvenience caused. Later it increased its offer to £450.

Mrs W remained unhappy and complained to the Financial Ombudsman Service. She said the compensation Metro offered didn't reflect the impact of Metro's mistakes on her.

Our investigator looked into what happened. She acknowledged that the incidents Mrs W complained about caused her significant stress and inconvenience. However, she said that the £450 compensation Metro had offered Mrs W to resolve this complaint was in line with what she would expect a business to pay to resolve a complaint of this nature. So, she didn't think Metro needed to do anything further to resolve the complaint.

Mrs W remained unhappy, so this complaint was passed to me to decide. Mrs W described Metro's offer of £450 as an insult and unjust given all that she has gone through.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and

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Having done so I think the £450 compensation Metro has offered to resolve this complaint is fair and reasonable. I'll explain why.

2023 incident

I'll begin by saying that there's no dispute that Metro stopped Mrs W's £30,000 payment in June 2023 because it considered it to be a high value transaction. I don't think Metro was wrong to do that or to speak to her on the phone about that transaction given the amount of money involved, and the circumstances in which the payment was made.

I appreciate that Mrs W was trying to transfer the money from her account with Metro to another account in her name. But taking into account the law, regulators' rules and guidance, and good industry practice at the time, I'm satisfied that in June 2023 Metro was under an obligation to monitor its customers' accounts to counter various risks, including preventing fraud and scams. I would expect it to have had systems in place to look out for unusual transactions or other signs that might indicate that its customers were at risk of fraud and have acted to avoid causing foreseeable harm to customers. That might include making additional checks, or providing additional warnings, before processing a payment.

Metro has told us about why it asked Mrs W the questions it did. It told us it asked Mrs W standard fraud related questions about the transfer. It has concerns about some of the answers Mrs W gave and the level of detail provided, so that prompted further questions from it.

I'm in no doubt that Mrs W was significantly affected by the phone calls she had with Metro after it stopped Mrs W's £30,000 payment. I won't set out all the details Mrs W has shared with the Financial Ombudsman Service here. But I will say that Mrs W has been clear that she felt that she was given continually conflicting information on those calls. She has described being very scared by Metro's questions and has been clear that it was only after two days that she was told her transfer was "pending" – in other words that Metro hadn't lost her £30,000.

Mrs W has described her experiences as traumatising. She told us she experienced "four days of hell" that tormented her, impacted her health significantly and caused her substantial distress, upset and worry over a significant period of time. Mrs W has told us about the profound impact of what happened on her health and said it was two years before she felt strong enough to complain about what happened.

Metro accepts it should have handled some of those phone calls better. I understand why Metro warned Mrs W about fraud and asked her detailed questions in relation to that. However, I think that if Metro had told Mrs W her money was safe promptly - that the £30,000 transfer had been stopped temporarily and the money was in a holding account while it asked her some questions about the transfer - Mrs W would have been considerably less distressed by what happened.

However, having considered all the available information, I'm not persuaded that it was foreseeable to Metro that the questions it asked Mrs W in relation to the £30,000 transfer were likely to have had the impact on Mrs W that they did. Mrs W hadn't told Metro she

needed additional support or had health concerns it needed to take into account at this time.

2024 incident

I've also considered the impact of the 2024 incident on Mrs W. I'm satisfied that when Metro cancelled the existing debit cards that Mrs W was relying on at the time to meet her daily needs, it caused Mrs W stress, embarrassment and inconvenience. However, I'm conscious that Mrs W was able to mitigate her situation by borrowing money from a friend and making use of another bank account.

I appreciate that Mrs W feels that the cancelling of her debit cards led to the situation where the person she was working for at the time said they wouldn't employ her again. However, it wouldn't be fair or reasonable for me to hold Metro responsible for events outside of its control such as Mrs W getting injured or Mrs W's interactions with the person she was working for at that time.

Conclusion

The crux of this complaint now is about how much Metro should compensate Mrs W for what happened. It has already offered her £450 compensation. I think that's a fair and reasonable amount bearing in mind the nature of Metro's mistakes and the short amount of time Mrs W had to wait to transfer the £30,000 to O in 2023 (a few days) and how long she was without access to her money in 2024 (a short period of time). In coming to this decision, I've considered everything Mrs W has told us about the impact of these issues on her. I'm very sorry to hear about how she was affected by what happened. But I don't think it would be fair and reasonable for me to hold Metro responsible for matters that impacted Mrs W but were outside its control e.g. the demanding issues Mrs W had to deal with in the homes she was working in, her injury, or Mrs W's actions.

My final decision

For the reasons set out above, my final decision is that Metro Bank PLC should pay Mrs W the £450 compensation it has offered to resolve this complaint, unless it has already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 26 February 2026.

Laura Forster
Ombudsman