

The complaint

Mr H complains Metro Bank PLC blocked his debit card and didn't tell him about it.

What happened

Mr H explained his Metro debit card was declined when he tried to make a purchase in a shop in late August 2025. Mr H explained he therefore visited a branch of Metro. Mr H said Metro told him the issue might be because he hadn't used the card regularly and there were unusual transactions on the account.

Mr H said Metro explained it had contacted Mr H on his mobile telephone about the block. However, Mr H said they couldn't have done this as he doesn't have a mobile phone.

Mr H explained he wanted compensation for the inconvenience this had caused him.

Metro wrote a final response to Mr H. It explained a transaction Mr H made in late July 2025 for just over £40, triggered a block on his debit card. Metro explained its system had deemed the payment *'high risk and needing further verification'*.

Metro said it placed a block on the debit card to ensure it protected Mr H against fraud. Metro also explained in its response letter this approach could regrettably, from time to time, mean genuine transactions were flagged.

Metro said it appreciated the block would have caused Mr H some inconvenience and explained it would attempt to contact customers by SMS text message in these circumstances. It apologised for the inconvenience but didn't uphold Mr H's complaint.

Following our services contact with it, Metro confirmed it didn't have a mobile phone number on its system for Mr H and instead had a *'dummy'* number recorded for him. This meant the SMS message wasn't delivered to Mr H, the evidence suggests Metro didn't attempt to notify or contact Mr H via any other method about the block.

Metro explained it was able to reactivate Mr H's debit card when he visited a branch by putting Mr H through to its card security team.

Metro explained its terms and conditions, which Mr H would have agreed to when he opened his account, allowed it to refuse to make payments in certain circumstances. It therefore maintained its position and didn't uphold Mr H's complaint.

Our investigator didn't think Metro had acted fairly. They explained Metro had indicated to our service it doesn't monitor whether SMS messages are delivered and said the card fraud team *'might'* contact a customer on a landline if there isn't a mobile phone number recorded for the customer.

Our investigation was satisfied Metro didn't contact Mr H after restricting his card, and it was only when Mr H visited a branch a few weeks later, that Metro told him his card had been blocked.

Our investigator didn't think Metro had done anything wrong by restricting the card but thought it should have done more to contact him. Our investigator therefore recommended Metro pay Mr H £100 compensation for the inconvenience he suffered by having his card blocked for a few weeks.

Metro bank accepted our investigators recommendation; Mr H did not. His complaint has therefore been passed to me to make a final decision.

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 appreciate how strongly Mr H feels about his complaint. Although I may not mention every point raised, I have considered everything but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this, it just reflects the informal nature of our service.

The starting position in law is a bank is expected to process payments and withdrawals a customer authorises it to make, in accordance with the terms and conditions of the customer's account. I have taken this into account when deciding what is fair and reasonable in this case.

Having said that, there are also obligations on banks to detect and prevent certain transactions, I consider Metro should fairly and reasonably:

- have been monitoring accounts and any payments made or received to counter various risks and preventing fraud and scams,
- 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 (among other things). This is particularly so given the increase in sophisticated fraud and scams in recent years, which banks are generally more familiar with than the average customer,
- in some circumstances, irrespective of the payment channel used, have taken additional steps, or make additional checks, before processing a payment, or in some cases declined to make a payment altogether, to help protect customers from the possibility of financial harm from fraud.

This means that there are circumstances where a bank should fairly and reasonably take additional steps, or make additional checks, before processing a payment, or in some cases decline to make a payment altogether, to help protect customers from the possibility of financial harm.

Banks have to strike a difficult balance between how to detect unusual activity on an account and to also not interfere with the vast majority of perfectly normal transactions which are not fraudulent or related to scams.

Looking at the specific circumstances of this complaint, I can see from his statements Mr H made debit card payments infrequently from this account. I therefore think it was more likely a debit card transaction may have been considered unusual by Metro. I also note Metro did explain the likely reason for the block during the call Mr H had with the card security team in branch.

I have examined the terms and conditions of the account. These allow Metro to refuse or suspend a payment, but these terms also say it and will try to contact the customer to explain why it has taken this action and what it needs to unblock an account. This is in line with industry standards, as I have described above.

I am therefore satisfied I haven't seen any reason to think Metro acted unreasonable by blocked/suspended Mr H's card.

Moving on to the action Metro took after the block. The evidence provided by both parties suggest Metro failed to contact Mr H. It was only when C visited a branch a few weeks later that he was told about the issue. From listening to the call Mr H had with the card security

team in the branch, it is clear Mr H had tried to make a series of transactions which had been declined due to the block over the previous few weeks.

I am persuaded it would have been reasonable to expect Metro to have taken a more proactive approach in contacting Mr H to explain what had happened and what it needed from him to unblock the card.

I am, however, pleased to see Metro recognised the issue and unblocked Mr H's card without further inconvenience or issue when he visited the branch.

I wasn't until a payment was declined at a shop that Mr H visited a branch to find out what was happening. I am satisfied Metro explained sufficiently why the card had been blocked on the call, but Mr H was clearly left concerned his card might be blocked in future, without reason.

Mr H also explained it was embarrassing when he had tried to make a purchase in the shop earlier that day. The adviser and branch staff reassured Mr H it wasn't the case the card would be routinely blocked when he made purchases as a matter of course, but I can see his concern remained throughout the call that this might happen again.

The adviser on the call explained she could see the SMS message about the block hadn't been delivered. Mr H explained more than once he didn't have a mobile telephone and Metro didn't seem to be able to offer another option for Mr H in the circumstances. I further note, despite Mr H explaining this point clearly during the call, it wasn't considered in the final response by Metro. Metro simply maintained it would attempt to send an SMS message, which is disappointing.

I am satisfied this was poor service by Metro. In summary, Metro didn't try to contact Mr H by any other method than SMS text, which it knowingly sent to a 'dummy' number, there is evidence from the call Metro also knew this SMS hadn't been delivered, but didn't take further action. I consider this was unfair and think it was reasonable to expect Metro to make some effort to contact Mr H by another method.

I will now consider the impact this had on Mr H. Mr H explained he doesn't use the debit card for this account often, but I also note Mr H tried and failed to make purchases in the period the card was blocked, without knowing what was happening.

I also accept the declined instore purchase would have been embarrassing for Mr H. This was avoidable if Metro had contacted Mr H.

I do also recognise once Metro was made aware of the issue, it was resolved relatively quickly, without further issues for Mr H.

Our investigator recommended £100 compensation for the issues. Taking the above into account I am satisfied this was a one-off issue which caused a small amount of inconvenience and embarrassment to Mr H over a short period of time.

I therefore think the £100 recommended is within the range of compensation I would expect in these circumstances for the distress and inconvenience Metro caused Mr H.

My final decision

For the reasons I have given, I uphold this complaint. I require Metro Bank PLC to pay Mr H £100 compensation for the distress and inconvenience it caused him.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 17 February 2026.

Gareth Jones
Ombudsman