

The complaint

P, a limited company, complains that Metro Bank PLC wrongly refused a cash deposit resulting in a loss as the director was robbed of the cash when he left the branch.

What happened

The director of P visited a branch on 11 June 2025. He explains he wanted to pay in £4,650 in cash to P's account. But was told he could only pay in £1,250 based on information about P's turnover he'd provided before to Metro Bank. He doesn't agree that this is right. And he disputes being told that the branch would otherwise try and contact his account manager at another branch to agree the deposit. The director says he left with all the money and when in the car park outside was robbed and was injured when he tried to stop those involved. He explains he reported this matter to police and holds Metro Bank responsible for the loss to P.

Metro Bank said it hadn't made a mistake. It said that P had given it 'know your business' information about its expected turnover and the amount of turnover coming in cash. It had documented P's expected turnover at £75,000 per annum and the cash proportion of around 20%. So that would be £15,000 of cash a year and equated to an average £1,250 a month. It said that under its terms and conditions it could refuse a transaction if it wasn't satisfied with it. And its branch staff said that the director was told that it could contact his account manager on his behalf. Metro Bank accepted that P had been able to pay in a higher amount at other branches but said that colleagues can exercise discretion and here the cash was nearly four times what might be expected in a month.

Metro Bank said that it was sorry about what had happened to the director. It said it was committed to mitigate crime, an industry wide issue. And had for example previously applied frosted glass in the branch windows and placed signage about security. It actively cooperated with local police. But it said it wasn't fairly responsible for the crime against P.

Our investigator didn't recommend that the complaint be upheld. He couldn't see that Metro Bank had made a mistake. And noted it said it had offered to deposit part of the cash and contact the account manager. The specific security measures that Metro Bank put in place to protect customers were a matter for its commercial discretion. He noted that the director had said that as he wasn't satisfied with this explanation, he felt he'd been discriminated against. Our investigator said that we aren't a court and wouldn't make findings about an alleged breach of the Equality Act 2010. Here he'd taken into account relevant legislation.

P didn't agree and wanted its complaint to be reviewed. The director provided information about P's cash deposits and that in the period since P's accounting year end before this incident it hadn't attempted to deposit more than £15,000 in cash. P had been allowed to deposit more than £1,250 in cash at a time at other branches before and after this incident. So, the actions taken here were unnecessary and the way the director was treated was distressing and raised concern about inequality.

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 need first to say that based on what is available to me I can't know and fairly resolve exactly what happened and what was said in branch that day. The director of P disputes that he was offered the option of his account manager being contacted by branch staff. That would have seemed a reasonable measure. But it's not in dispute that he was told that he could only deposit part of the money for P - that is £1,250 - and didn't want to do that. I'm very sorry to hear what he's said about the robbery that took place of all P's money when he left the branch and about his injuries.

The fact that P was offered the option of depositing this specific amount of money supports that this was related to information held on Metro Bank systems as set out above. It wasn't for example as if P was refused service totally. I don't think it unreasonable for Metro Bank here to look at how this transaction related to what was expected and also the ongoing cash payments over a period of time – and not say just since P's accounting year end. That's part of its normal monitoring and compliance with regulations.

I appreciate what P says about being able to pay in higher amounts at other branches. For example, it paid in £2,620 two days later on 13 June 2025 and £5,980 on 20 June 2025. But I'm looking at what happened here and those deposits do tend to support the point that P was generating more turnover in cash than expected. The director may benefit P by discussing this with its account manager to review information held about turnover.

This is a complaint from P, a separate legal entity to the director, and P can't suffer distress. So, I'm considering the impact of what happened for P. I have taken into account relevant rules and legislation. Having balanced all the factors and what I've said above I'm not satisfied on the weight of evidence that an error was made or that Metro Bank acted unreasonably. I also don't find it should fairly be responsible for a crime by third parties reported here and when the director had left the branch and was in the car park. Or ought to have put in place any other specific measures including say a security guard as the director indicated. Investigating crime is a matter for the relevant authorities and I understand Metro Bank has cooperated with them.

I know that this isn't the outcome the director wanted for P. If he doesn't accept my decision on behalf of P, then P remains free to pursue this in court subject to any relevant time limits.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask P to accept or reject my decision before 12 February 2026.

Michael Crewe

Ombudsman