

The complaint

Mr A complains that Metro Bank PLC rejected a credit of £11,500 to his account.

What happened

Metro had placed a block on Mr A's account while it queried some transactions. Mr A, who has characteristics of vulnerability, provided the information Metro had requested, and was told the block had been lifted. Mr A said he later tried to withdraw funds from his gambling account, but, when he did, they were rejected by Metro, and returned to his gambling account. Due to what Mr A has described as a vulnerable state, he says he lost the entire amount within minutes.

Mr A complained to Metro, but Metro didn't think it had done anything wrong. It said the previous block had been removed as advised. But Mr A wasn't satisfied with Metro's response, and so he brought his complaint to our service.

Our Investigator looked into things but didn't uphold the complaint. He was satisfied Metro had removed the initial block and that it had acted fairly and reasonably. He didn't think there was sufficient evidence to show a payment of £11,500 was sent to Mr A's account, despite the gambling merchant's claims that the withdrawal was attempted. But, he said, even if the withdrawal had been attempted, Metro's terms allowed it to refuse the payment.

Mr A didn't accept the Investigator's view. He forwarded evidence from the merchant to show the payment was attempted. The Investigator considered this, but wasn't satisfied this showed the money had reached Metro. And, as Mr A had been unable to obtain a faster payment ID, Metro said it couldn't trace the payment. As no agreement could be reached, the case was 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.

Having done so, I won't be upholding this complaint. I realise this will be very disappointing for Mr A, particularly given what he has said about his personal circumstances – which I'm very sorry to hear about. I've set out the reasons for my decision below.

I would first like to mention that my role here is to think about the individual circumstances of this complaint and decide whether Metro did something wrong which caused Mr A to lose out. If I think it did, I can then consider what – if anything – Metro should do to set matters right. In reaching my conclusions, I've taken an independent view of the circumstances, and have considered all relevant rules and regulation, as well as what I believe to be good industry practice. But I have ultimately decided this case on what I believe to be fairest in all the circumstances of this complaint. And while I can understand why Mr A believes Metro should have done more for him, I can't fairly say it got things wrong.

In summarising this complaint and reaching my decision, I've concentrated on what I

consider to be the key issues. The rules that govern this service allow me to do so. But this doesn't mean that I've not considered everything that both parties have given to me. And although I've read and considered the whole file, I'll keep my comments to what I think is relevant. If I don't comment on a specific point, it's not because I haven't considered it but because I don't think I need to comment on it in order to reach the right outcome.

Metro is allowed to take steps to protect itself and its customers from fraud or financial crime. Where its complex algorithms pick up on a transaction, it is allowed to restrict accounts while its concerns are allayed, provided it does so fairly. This is supported by its terms, as noted by the Investigator. I've seen no evidence that the first set of blocks reported by Mr A were imposed unfairly, or that they prevented an attempted credit of £11,500.

The gambling merchant has provided Mr A with evidence which indicates funds were sent. But, given Metro has said its systems don't show a rejected credit, and Mr A hasn't been able to obtain a faster payment ID to help Metro trace the payment, I'm unable to safely say the credit described by Mr A reached Metro, or Mr A's account. I'm therefore unable to conclude Metro rejected the payment.

But even if it did, Metro's terms, as mentioned above, allow it to refuse a credit – even where its customer displays characteristics of vulnerability. And so, had the money reached Metro, prior to being returned to the gambling merchant, it's unlikely I'd find Metro had done anything wrong in this regard either.

While I'm very sorry to hear about Mr A's circumstances, I don't consider Metro to have done anything wrong in relation to the matters covered in this decision. I am therefore unable to direct Metro to compensate Mr A.

My final decision

My final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 26 March 2026.

James Akehurst
Ombudsman