

The complaint

Mrs R complains that payments made into her Metro Bank Plc account over the weekend show on her statement as being received on the preceding Friday.

What happened

Mrs R made transfers to her Metro Bank account on 1 and 2 November 2025 from an account held with another financial institution, these payments showed on her account statement with a posting date of 31 October 2025.

Mrs R says that this causes her confusion as it gives the impression that the money was received into her Metro Bank account before it left the funding account. She asked them to change the way that the transactions show on her statement.

Mrs R was referred by Metro Bank to their terms and conditions, specifically Section 4.1 which says *'When you instruct us to make a payment, or when an organisation or retailer asks for a payment from your account, the 'time of receipt' of your payment instruction is the time we receive your instruction. However if we receive your payment instruction after the cut off for the relevant type of payment or on a day on which we cannot make payments of that type (for example, because it is not a bank day), we will treat it as having been received on the next bank day and we will not begin to process it until that next bank day on which we can make payments of that type'*.

This was not relevant to Mrs R's complaint as it refers to payments out.

Metro Bank did clarify to our investigator the correct process for payments received is that they appear on customer statements as paid in the Friday before the weekend.

Metro Bank explained that it was their policy to show the payments in this way and that it's not possible for them to make a change to the statement format for only one customer.

Our investigator said that she didn't think that Metro Bank had made an error and explained our role as a dispute resolution service without any power to instruct Metro Bank to change their policies or procedures.

The investigator did accept that the situation had been confusing for Mrs R and considered that the £25 gesture of goodwill offered by the bank was fair.

Mrs R didn't accept the investigator's outcome and asked that it be sent to an Ombudsman for 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.

Having done so I agree with the outcome reached by the investigator and will explain why.

I won't repeat everything here that has already been addressed by the initial investigation but will touch on the issues that are relevant.

Mrs R makes daily transfers into her Metro Bank account. As Saturday and Sunday are not banking business days Metro Bank have confirmed that it's their usual process for payments received over the weekend to show as paid in to the account on the previous working day. i.e. Friday.

I understand why Mrs R may find this confusing, and whilst this may be different from how her other bank deals with the same sort of transactions, I don't think it's unfair or unreasonable in doing this.

I have reviewed Metro Banks terms and conditions but can't find where the policy on payments received over the weekend is explained. However, it's not within my power to tell Metro Bank that they must change their internal processes or policies. This comes under the oversight of the Financial Conduct Authority.

I've taken everything that happened in this case into account and am satisfied that it hasn't led to an unfair outcome or a financial loss, because of this I am not going to ask Metro Bank to do anything different.

I note that Metro Bank have paid £25 into Mrs Rs account as a gesture of goodwill and I won't be asking them to do anything more. Now that Mrs R is aware of how Metro Bank post weekend transactions, she may decide that she is more comfortable with a different Bank.

I understand that my decision will be disappointing for Mrs R but I hope I have made clear why I think this is a fair outcome.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R to accept or reject my decision before 19 March 2026.

Petina Edwards
Ombudsman