

The complaint

Mr P complains about the service he received in branch from Metro Bank Plc.

What happened

Mr P visited a branch of Metro Bank to complete the closure of his account.

He says he was in branch for an hour, and whilst there experienced poor customer service. He says a member of staff dealing with his request didn't listen, resulting in him having to repeat his request for statements three times.

Metro Bank reviewed its internal systems and provided our investigator with timings of Mr P's interactions with its staff. It showed Mr P's request was allocated to its dashboard at 14.18, he was seen by a member of staff at 14.26 and the task completed at 14.41.

Our investigator said she thought the time taken wasn't unreasonable and so didn't think Metro Bank had done anything wrong.

Our investigator said it was difficult to be sure of what happened during Mr P's conversation with the member of staff who was processing his request, but she was satisfied that the request was completed fully. She didn't think Metro Bank needed to do anything more.

Mr P didn't agree and asked that the case be referred to an ombudsman.

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 investigator's view and I'll explain why.

There's been a lot of detailed correspondence around the evidence for which I'm grateful. But this is an informal service so I'm not going to comment on everything included within this complaint. Instead, I'm going to stick to what I think are the central points that apply here. I can confirm all the evidence provided by both sides has been considered.

The crux of this complaint is Mr P says it took an unreasonable amount of time from entering the branch to his request being completed, and that he received poor service from the staff member who processed his request.

There is a discrepancy between the amount of time Mr P says he spent in branch and the timings provided to this service by Metro Bank.

Mr P says he spent an hour in branch, Metro Bank say it was approximately 25 – 30

minutes.

Mr P takes issue with the investigator saying Metro Bank provided evidence of timings from its electronic queue dashboard. He says he was given a handwritten paper ticket to show his place in the queue and so this shows it wasn't an electronic system. I don't think the two are incompatible and so I accept Metro Bank's explanation.

However, I appreciate Mr P may have entered the branch a few minutes before being given a ticketed queue slot. When Mr P arrived at the branch there were customers ahead of him in the queue and so I think a wait would be expected.

Mr P says he had to repeat his request for copies of his statements three times.

Recollections differ between Mr P and Metro Bank on what happened during the one-to-one conversation with the member of staff.

However, it's agreed by both parties that Mr P's request to close the account, and his request for statements were both fulfilled during his visit.

I'm satisfied that Mr P was able to conduct the business he needed to do within a reasonable period of time.

Mr P asked that this service review CCTV of his visit to branch.

CCTV would only show the timings of his visit, I've already said that I don't consider the length of time he has told us he had to wait to be unreasonable and so I don't think I need this to make my decision.

I'm sorry to hear that Mr P thinks this experience has exasperated his pre-existing health conditions, but I don't think Metro Bank did anything wrong and so won't be asking it to do anything more.

I know Mr P will be disappointed with my decision, but for the reasons I've explained I don't uphold this complaint.

My final decision

For the reasons given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 13 May 2026.

Petina Edwards
Ombudsman