

The complaint and background

Mr and Mrs P complain that Metro Bank PLC (“Metro”) won’t reimburse over £2,700 that they lost when they fell victim to a scam in 2024.

Our investigator didn’t uphold the complaint. Ultimately, he didn’t think the payments looked suspicious such that Metro ought to have made additional checks before processing any of them.

Mr P asked for the matter to be referred to an ombudsman. So, the complaint has been 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 taken into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, Metro ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

I’ve reviewed Mr and Mrs P’s account and the payments made to the scam. Having considered when they were made, their value and who they were made to, I’m not persuaded Metro ought to have found any of the payments suspicious, such that it ought to have made enquiries of Mr and Mrs P before processing them.

I say this because the highest payment was for £2,500 which, while not an insignificant sum, isn’t so substantial that I would have expected it to have raised concerns with Monzo. The payment wouldn’t have appeared particularly uncharacteristic when compared with previous spending on the account. So I wouldn’t have expected Metro to have intervened with the payment. The other payments were much lower in value, so I also wouldn’t have expected these to have flagged with Metro’s fraud alert systems.

While Mr and Mrs P have been the victims of a scam, I don’t find that there were failings on Metro’s part that would lead me to uphold this complaint.

My final decision

For the reasons given, 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 and Mrs P to accept or reject my decision before 12 May 2026.

Melanie van der Waals
Ombudsman