

The complaint

Mr R complains about the service he received when he visited a branch of Metro Bank Plc.

What happened

Mr R said he visited his closest Metro branch, which he said was around 60 miles from his home, in June 2023. He said he intended to pay cash into his account. Mr R said he was shocked to have received poor customer service while there and so complained to Metro.

Metro phoned Mr R and offered him £25 compensation. It told Mr R it would consider refunding his entire train fare, which Mr R said totalled £50, if he could provide it with proof of the amount he paid on the day in question.

Mr R remained unhappy and so brought his complaint to this Service. He said he thought Metro should refund his train fare, but he said he no longer had the train ticket, as he left it on the train. He also told this Service he paid the fare in cash and didn't have a receipt.

When our Investigator contacted Metro, it said staff at the branch in question didn't recall the incident, but it said it took Mr R's word for what took place. However it said it could only consider whether travel expenses should be fully reimbursed if Mr R provided it with proof of the amount he paid on the day in question.

Our Investigator didn't uphold Mr R's complaint. She said she understood that Mr R wants his entire travel expenses reimbursed, but she thought Metro acted fairly when it asked Mr R to provide proof of payment for any travel expenses he incurred. She thought the £25 already offered for poor customer service was fair.

Mr S did not agree with what our Investigator said, so this came to me for a 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.

The issue here is whether Mr R should have the travel expenses he incurred on the day in question refunded. While I appreciate that it was costly for him to travel to the closest Metro branch, I don't think it would be fair to ask Metro to refund the full train fare. I say this for two reasons.

The first is that I think it's reasonable for Metro to want to see proof of the amount paid before it considers reimbursing it in full. It needs to be sure that it is only refunding money that was actually paid out, and that the correct amount is being refunded. It's unfortunate for Mr R that he left his ticket on the train, and I sympathise with him. But without evidence of the cost of the journey, I won't be asking Metro to pay any further compensation to Mr R.

The second reason is that the decision to travel to the branch was Mr R's – he wasn't asked to visit the branch by Metro. I appreciate that the closest Metro branch to Mr R is quite a long

way from his home, and that it's expensive to make the trip. However Metro, like other banks, are increasingly focusing on online banking and so don't have as many branches as other high street banks. If a consumer opts to have an account with a bank that doesn't have many branches, as Mr R has, then if they decide to visit a branch that might be some distance away, they need to pay for the cost of travel themselves. So, as I said, I don't think it would be fair to ask Metro to cover travel expenses when it was Mr R who decided to travel to the branch.

I know my decision will disappoint Mr R but based on the evidence available to me I'm satisfied the £25 Metro Bank has already offered is appropriate compensation for the poor service Mr R received. So I'm not asking Metro to take further action here.

My final decision

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 29 November 2023.

Martina Ryan
Ombudsman