

The complaint

Mrs D complains that Metro Bank PLC (Metro) didn't change her mobile number when she called the bank.

What happened

Mrs D called Metro several times in January 2024. On the calls, she asked a number of questions.

She says she asked Metro to change her mobile number when she called the bank on 26 January 2024, but they didn't do as she asked. The mobile number was changed when Mrs D logged a complaint call on 29 January 2024.

She also complains that Metro didn't call her back as they agreed to.

Metro said they hadn't traced a call on 26 January 2024. And so, the request for a change of number couldn't have taken place then. They didn't uphold Mrs D's complaint.

Mrs D brought her complaint to us and our investigator didn't uphold it either. She reviewed the calls between 18 January 2024 and 29 January 2024. She said the first time that Mrs D asked for a change of number was on 29 January 2024. And it was changed on that day.

She couldn't find a mention on the calls that Metro agreed to call her back.

Mrs D asked that an ombudsman looks into her complaint, and so it has come to me to make 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.

There were a number of calls between Mrs D and Metro between the 18 January 2024 and 29 January 2024. I listened to all the calls recorded on Metro's systems. I found the following:

Call – 18 January 2024: there was no mention of changing Mrs D's mobile number on this call.

Call – 19 January 2024 (1): there was no mention of changing Mrs D's mobile number on this call.

Call – 19 January 2024 (2): There was no mention of changing Mrs D's mobile number on this call. Mrs D asked to be called back.

Call – 19 January 2024 (3): Metro called Mrs D back as agreed in the previous call. There

was no mention of changing Mrs D's mobile number on this call.

Call – 19 January 2024 (4): Metro called Mrs D back. There was no mention of changing Mrs D's mobile number on this call.

Call – 25 January 2024: There was no mention of changing Mrs D's mobile number on this call.

Call – 29 January 2024 (1): Mrs D said *"I asked you to change the number last Friday (i.e. 26 January 2024) but you didn't"*.

Call – 29 January 2024 (2): Mrs D said *"I asked you to change the number last Friday (i.e. 26 January 2024) but you didn't"*. Metro's call handler offered a call back by a manager, but I didn't hear Mrs D confirm she accepted that, and the call ended.

Call – 29 January 2024 (3): Mrs D said *"I asked you to change the number last Friday (i.e. 26 January 2024) but you didn't"*. The call handler offered to change Mrs D's number but this couldn't be completed as she didn't pass security checks. The call ended.

Call – 29 January 2024 (4): This was the call when Metro logged Mrs D's complaint. She said again that she asked for it to be changed "last Friday" (26 January 2024). The number was changed on the complaint call.

I reviewed Metro's call records – and these show there wasn't a call on 26 January 2024.

I didn't hear Mrs D ask to change her mobile number on any of the other calls which took place on the other dates (as set out above) - other than on the final call on 29 January 2024.

Therefore, on Mrs D's complaint that Metro didn't change her number on 26 January 2024 – I do not uphold this as there isn't a record of a call on that day.

I also didn't hear that Metro agree to call Mrs D back and then fail to do so. Two of the calls on 19 January 2024 were outbound calls by Metro – when the bank did call her back.

On the call on 29 January 2024 (2), Metro offered a call back from a manager - but Mrs D didn't confirm she wanted that, and the call was then ended. So – I don't agree Metro agreed to make a call back and then didn't make it.

Therefore, I don't uphold this aspect of Mrs D's complaint either.

In summary, I don't uphold Mrs D's complaints and my decision is that Metro don't have to do anything here. **(continued)**

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 3 May 2024.

Martin Lord
Ombudsman