

## **The complaint**

Mr M complains that money was taken from his bank accounts with Metro Bank PLC.

## **What happened**

Mr M had several bank accounts with Metro. He rang Metro at the beginning of January 2023 as he had concerns that there was suspicious activity on his accounts – he thought money had gone missing. He was concerned that there was an underlying IT issue and asked for a ticket to be raised with the IT department.

Mr M was unhappy with the customer service he received from several Metro advisors and raised a complaint. At that stage the question of whether money was going missing from his account was unresolved.

Metro didn't uphold Mr M's complaint. It said at the time he spoke to one of the advisers, they hadn't been able to escalate Mr M's IT concerns as he wasn't able to pass the correct level of security. Metro also said it was unable to identify any instances of Metro advisers being unprofessional.

Mr M remained unhappy and referred his complaint to this Service. He said Metro had taken small amounts of money from his account and he also complained about the service provided by Metro.

When this Service contacted Metro it told us that money had not disappeared from Mr M's account. It said that one of its advisers explained to Mr M how transactions that hadn't yet been taken from his account, and so were listed as pending, would be taken from his account in the early hours of the morning. So if he had checked his balance in the early hours, then he would likely have seen his balance change. Metro told this Service that there had been no suspicious activity on Mr M's account and there were no IT issues.

Our Investigator didn't uphold Mr M's complaint. He said the calls between Mr M and the Metro advisers were challenging but he didn't think the Metro advisers made any errors when speaking to Mr M. Our Investigator also said that Metro checked money coming into and out of Mr M's account during one specific month and couldn't see that anything was wrong. Our Investigator said the balance of Mr M's account was checked and there were no concerns.

Mr M didn't 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 question for me to look at here is whether Metro dealt with Mr M's concerns about money going missing from his accounts in a fair and reasonable way.

When Mr M contacted Metro he said he thought there was fraudulent activity on his accounts and that money was going missing. One of the Metro advisers took him through some of the very recent transactions on one of his accounts and Mr M confirmed that none of these were suspicious. Mr M said that the money going missing wasn't showing up on his account as an outgoing transaction – he thought there was an underlying IT issue with Metro's systems that meant his balance was being reduced without there being a corresponding transaction showing money was leaving his account.

For its part, Metro has said it has reviewed Mr M's accounts and there has been no unusual or suspicious activity and that it can't see that there are any IT issues.

I can see that when Mr M spoke to one of the Metro advisers he was provided with information about how pending transactions – so recent transactions that aren't yet on his statement – were being dealt with at that point in time. It was suggested to him that this might explain why his account balance was changing. When Mr M later spoke to a different adviser, they spent time going through his recent transactions with him to see if they could pinpoint any unusual activity. Metro said it didn't think it needed to raise a ticket with its IT department as there's no evidence that anything had gone wrong here.

I can see that one of the reasons Mr M thought there was unusual activity on one of his accounts was that the amount of money he paid out of his account in one month exceeded the amount of money he paid in. He thought this shouldn't be possible as it would mean he had a negative balance, which I understand is not possible on that particular account. But if Mr M had a credit balance on his account at the end of any given month, then this would allow more money to be paid out than was paid in.

I've looked at all of the information provided by Mr M and Metro. One of the difficulties here is that there's no trace of any unauthorised transactions leaving Mr M's account. I know he believes that there's an IT issue that means it isn't obvious that money is leaving his account, but I would have expected Mr M to be able to show that he has in some way lost money – so he has less money than he thinks he should have in his account. So without any evidence to show money is leaving his account, and without any evidence that he has actually lost money, I can't see that he has suffered a financial loss.

So I think that Metro has dealt with Mr M's complaint in a fair and reasonable way, and as Mr M hasn't provided evidence that he's suffered a financial loss, then Metro don't need to take any further action.

Mr M is also unhappy that several of the Metro advisers ended calls with him. He doesn't think they should be allowed to do this, unless a consumer becomes rude or abusive. But I think that calls can be ended if they become unproductive and I'm satisfied that's what happened here. I'll explain why I say this.

I've listened to all of the calls in question and Mr M was, at times, clearly frustrated with what was being said to him, and there were times when this frustration led to the calls becoming unproductive. When I say that the calls became unproductive, I mean that the conversations moved away from dealing with the issue at hand and there was nothing to be gained by the conversation continuing. So while I appreciate that Mr M rang to discuss concerns he had about his account, I think it was reasonable for Metro advisers to end the calls when they became unproductive.

I know my decision will disappoint Mr M, but I don't think Metro made any errors here or dealt with him unfairly and I won't be asking it to take further action.

**My final decision**

It's my final decision that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 6 September 2023.

Martina Ryan  
**Ombudsman**