

The complaint

Mrs S, on behalf of Mr S, and Mrs D are unhappy that Metro Bank Plc have sent correspondence for Mr S's Young Savers account to his address, instead of Mrs D's address.

What happened

Mrs D opened a Young Savers account for her grandson, Mr S. They both live at separate addresses. Mrs D complained to Metro Bank that correspondence, such as bank statements and tax certificates for this account, were sent to Mr S's address rather than her address. She was also unhappy that when she requested a statement in branch, she could see her daughter, Mrs S's details.

Metro Bank said they spoke to the branch and reviewed the statements for the account and couldn't find any errors. They asked Mrs D to provide a copy of the document which had Mrs S's details for them to review further. They also explained that regardless of the age of the account holder, they send statements to the registered address of the primary account holder. So, they didn't agree any errors had been made, but they apologised for the inconvenience caused.

Unhappy with this, Mr S and Mrs D referred their complaint to our service. Mrs D felt that since she'd opened the account, the statements should be sent to her address. She didn't think Mr S and Mrs S should have access or details of the account. Mrs D also mentioned that she's experienced issues in the branch when paying money into Mr S's account. She's explained that despite providing the correct details, Metro Bank have paid it onto a different Young Savers account that he holds with Mrs S.

Our investigator didn't think Metro Bank had done anything wrong. She felt it was fair and reasonable for Metro Bank to issue correspondence to Mr S's address, as he's the account owner. But she pointed out that Mrs D could ask Metro Bank to change the correspondence address as she's able to manage the account. She also didn't think there were any errors in the statements.

In relation to the issues with the deposits into the account, our investigator explained we couldn't look into it as part of this complaint, as Mr S and Mrs D needed to complain to Metro Bank first. And if they remained unhappy, they could then refer the matter to our service as a separate complaint.

Mr S asked for an ombudsman to review the complaint. Mrs S explained that Mr S acknowledged that the account belongs to Mrs D and any letters should be sent to her. They explained they shouldn't be able to see what Mrs D had put into the account or the balance held in the account.

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.

Firstly, I'd like to clarify that I've not considered the concerns Mrs D has raised about the issues she's experienced when depositing funds into Mr S's account as part of this complaint. Our investigator has already explained to Mr S and Mrs D as to how they'll need to pursue this matter further as a separate complaint, so I won't repeat it here.

Turning to the other complaint points raised, I can see on the copy of the application form completed when Mrs D applied for a Young Savers account, it shows that the account was opened for Mr S as the account holder and Mrs D signed for the application as the parent/guardian/grandparent. So, I'm satisfied the account belongs to Mr S and Mrs D helps to manage it on his behalf.

I can understand why Mrs D feels she should be sent the correspondence regarding this account directly, as she's managing it on behalf of Mr S. However, Metro Bank have explained it's their policy to send correspondence to the registered address of the primary account holder, in this case Mr S.

Metro Bank are entitled to make commercial decisions on their policies and procedures. It's not my role to tell Metro Bank how to operate their day-to-day business, which includes their policy on sending correspondence to the primary account holder's registered address. This is a legitimate use of their commercial judgement.

The address provided for Mr S on the application is the same address at which Metro Bank have sent correspondence to in relation to the account. Since Mr S is the primary account holder, and Metro Bank have sent correspondence regarding his account(s) to his registered address, I can't fairly say they've acted unreasonably.

Mrs D isn't prevented from being able to continue to help Mr S manage his account. She also retains access to the account online and in branch, so she can view correspondence relating to the account herself even though they aren't sent to her address directly.

I understand Mrs D was able to see Mrs S's details when she requested a statement in branch. But she hasn't been able to provide a copy of this statement. The statement Mrs D has provided for this account shows it's correctly addressed to her and Mr S.

Since Mr S has two Young Savers accounts – one managed by Mrs D and the other by Mrs S, I think it's possible Mrs D was incorrectly given a statement for the account managed by Mrs S. However, Mrs D hasn't been able to show us a copy of the statement which included Mrs S's details, so I don't have sufficient evidence to say Metro Bank made a mistake. I think Metro Bank have acted fairly by offering to review this aspect further if Mrs D is able to provide them a copy of the statement she says had Mrs S's details.

Overall, I can't agree Metro Bank have made any errors in how they administered Mr S's account here, so I won't be asking them to do anything.

My final decision

For the reasons explained 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 S to accept or

reject my decision before 26 January 2024.

Ash Weedon
Ombudsman