

The complaint

Mr P complains Metro Bank PLC (“Metro”) delayed crediting a payment into his account causing him financial loss, and substantive distress and inconvenience. He also complains Metro failed to carry out adequate security checks to verify him.

What happened

Mr P was expecting a universal credit payment to be made into his Metro account on 27 May 2022. Mr P says the government department responsible for making this payment told him it had been sent on 27 May 2022.

Mr P did not receive this money into his account throughout 27 May 2022, and so he made calls to Metro and visited its branch. He says that after chasing this matter, the money was credited to his account the following day, 28 May 2022. He says this happened around two hours after he escalated the issue with Metro.

Amongst other things, Mr P says this caused him to incur fees and charges on bills he had to pay; not having enough money to buy petrol so he had to spend the night in his car; and it led to argument with his ex-partner as he was due to pick up his daughter.

Mr P says that he wasn’t properly verified when calling Metro – so it failed to protect him from potential financial harm by divulging personal information to an unauthorised third-party. Mr P also says Metro provided poor customer service when dealing with this matter and his complaint.

Unhappy, Mr P complained. Metro upheld Mr P’s complaint. Metro said it was sorry the service Mr P received on the phone from Metro was below the standard it expects. And feedback has been given to the colleague and their manager.

Mr P referred his complaint to this service. One of our Investigator’s looked into it, and in summary they found:

- Metro’s terms and conditions for the account say it can take up to 24hours for a Faster payment to credit the account – and Mr P’s payment was credited within this timeframe
- As Metro hasn’t done anything wrong, they couldn’t reasonably say it needed to compensate Mr P for any fees and charges he incurred nor any trouble and upset he may have suffered
- Metro accepts it had not completed the telephone security checks as it should have. But as it was actually Mr P and his partner Metro was speaking to, they couldn’t reasonably say Metro should do anything further than the apology its already given. So there wasn’t a data breach, and no sensitive information was shared or maliciously used as a result

Mr P did not agree with what our Investigator said. Some of the key points he makes in

response are:

- The information from universal credit states the payment will reach his account by 8pm on 27 May 2022. Metro have also caused delay in this way for all of his payments
- He doesn't have evidence showing the financial loss he's incurred as it was so long ago
- Though it was him and his partner that called Metro, another third-party could have gained information about his account, so an apology in of itself isn't acceptable

As Mr P didn't agree, his complaint has now 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 done so, I've decided to not uphold this complaint. I know Mr P feels strongly about his complaint, so I'll explain why.

Section 4.1.6 of Metro's terms and conditions of account says *"Faster payments are usually completed within two hours. However, they are not guaranteed same-day payment can take up to 24 hours"*.

I note Mr P's account was credited with this payment within 24 hours of Metro receiving it. So I don't think Metro has failed to follow its own internal processes here, and I'm satisfied it acted in line with the terms of the account.

It's also worth noting that Banks in the UK are strictly regulated and must take certain actions in order to meet their legal and regulatory obligations. They are also required to carry out ongoing monitoring of an existing business relationship – and this includes monitoring payments made into an account.

Metro has apologised for not carrying out proper identity and verification on a call with Mr P who then put his partner on the call. Mr P argues an apology isn't enough as his personal information could have been given to a third-party. Metro say that no personal sensitive information was divulged on the call.

To my mind, it was fortunate that it was Mr P on the call. But that also means no breach has occurred here, nor has Mr P suffered any detriment. So, because of that, I'm satisfied the apology from Metro is enough, and it doesn't need to do anything else.

Mr P complains about the service he received, and Metro have apologised for this and said feedback has been provided internally. From what I've seen, I'm persuaded it doesn't need to do anymore here.

Mr P says this matter has caused him financial loss. He also says it has caused him substantive trouble and upset. Mr P says that given the time that has elapsed since, he doesn't have any evidence to show the losses he suffered.

I do appreciate this matter would've caused him some difficulty. But having looked at what's happened in this particular case, I can see no basis on which I might make an award against Metro given I don't think it failed to properly follow its own terms of account and obligations

imposed upon it. So I'm not going to ask Metro to compensate Mr P for any financial loss, or distress and inconvenience this may have caused.

My final decision

For the reasons above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 27 October 2023.

Ketan Nagla
Ombudsman