

## **The complaint**

Miss K complains about the service she received from Metro Bank PLC ("Metro Bank") when she called to unblock her card.

## **What happened**

Miss K holds an account with Metro Bank. In 2022, a card payment which she attempted from the account was declined because Metro Bank had blocked the card. Miss K called Metro Bank but couldn't remember her security code. She asked Metro Bank to send her a One-Time Passcode, but the agent said they didn't have the facility to do that. They said that, as Miss K had failed security, they couldn't unblock her account.

Miss K was very distressed as she had no access to any other funds. She had been trying to pay for food for herself and her child and, as it was the evening, there were no bank branches open. But Metro Bank's agent could be heard laughing on the call. Miss K was extremely upset by this. She says the agent showed no empathy and instead was disrespectful and insulting.

Miss K had no other means of buying food while her account was blocked. So, she says she had to drive to a relative's house in a different city in the middle of the night so that they could eat. She says this had a massive impact on her and her child.

She raised a complaint, which Metro Bank upheld. It accepted that its service had been poor and said it had provided feedback to the manager of the member of staff concerned. It offered Miss K £25 as an apology. But Miss K said that didn't reflect the distress she experienced or the inconvenience of having to drive around late at night because she couldn't access her money. She asked this service to look at the complaint.

During the investigation by this service, Metro Bank increased its offer to £75. Our Investigator thought that was fair. But Miss K said Metro Bank should pay at least £300 to reflect the huge impact this situation had on her at the time. Metro Bank didn't agree to pay £300, so the complaint has been referred 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.

I'm sorry to disappoint Miss K, but I'm not going to ask Metro Bank to pay more than £75 here. I'll explain why.

The terms and conditions of Miss K's account allow Metro Bank to suspend her card. I think it was reasonable for it to do so here.

When Miss K called to unblock the card, she was asked some security questions. Unfortunately, she wasn't able to answer these correctly, so she failed security. That was unfortunate, but it wasn't Metro Bank's fault.

Miss K asked Metro Bank to send her a One-Time Passcode, but the agent said they didn't have the facility to do that. Metro Bank has confirmed that Miss K's call was handled by its out-of-hours service, which doesn't have the facility to send One-Time Passcodes. So, the information the agent gave Miss K about this was correct.

This left Miss K in a very difficult situation. She was unable to access her money and, at that time of the evening, no branches were open for her to visit and sort out the issue. It's understandable that this was very distressing. But I don't think it was unreasonable for Metro Bank to keep the card block in place. That's because Miss K couldn't answer the security questions. So, Metro Bank couldn't verify that it was Miss K on the call. Without being able to verify that it was speaking to its genuine customer, I wouldn't expect Metro Bank to lift the block: doing so could have jeopardised the security of Miss K's account.

Miss K had to drive to another city late at night to seek help from a relative so that she and her child could eat. That was very distressing. But I'm afraid I don't think it was Metro Bank's fault. It was reasonable for it to block the card and for the block to remain in place until Miss K was able to pass security.

Turning to the service provided by Metro Bank's agent, Metro Bank accepts that it fell far below the standard it expects. It agrees the agent was unprofessional and it has apologised for the upset this caused Miss K. It has already offered compensation of £75 in recognition of this. I think that's a fair amount in the circumstances. So, my decision is that Metro Bank should pay £75 to Miss K.

### **My final decision**

For the reasons above, my final decision is that Metro Bank PLC should pay £75 to Miss K.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept or reject my decision before 11 March 2024.

Katy Kidd  
**Ombudsman**