

## **The complaint**

Mrs S complains that she received poor customer service from Metro Bank PLC (Metro) when she wanted to reserve and use a safe deposit box in branch.

## **What happened**

Mrs S reserved a safe deposit box online. She went to branch to complete the reservation process and to use the box. When she got there, she was told she'd have to wait until after 3pm to access the box.

After 3pm, one of the staff members tried to access the safe deposit box Mrs S had reserved, but there was a problem with the keys. This required a change of the barrel. Mrs S was notified there was going to be another short delay and it was agreed that she'd have a different box which was closer to her daughters. Once this was sorted, Mrs S was able to go to the vault and use the safe deposit box, as originally requested.

Unhappy with the service she'd received, Mrs S complained to Metro. She said she was under the impression from the terms and conditions of the safe deposit box that she'd be allowed to access the box at any point during the branches opening hours. She felt it was unfair that she had to wait, she said bank staff weren't helping other customers and the vault was unoccupied, so she doesn't know what the cause of the delay was.

Metro responded and apologised to Mrs S for the delay and the poor service she'd received. It explained that it serves customers on a first come first serve basis which meant Mrs S had to wait. In recognition of the poor service, it also paid Mrs S £100.

Mrs S remained unhappy and brought her complaint to this service. One of our investigators considered the matter. He understood why Mrs S was upset and agreed Metro hadn't provided the best level of customer service. But he thought the apology and £100 paid to Mrs S was enough to put things right.

Mrs S disagreed and asked for the case to be considered by an ombudsman.

## **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 reached the same outcome as the investigator for broadly the same reasons.

Metro said Mrs S visited the branch during a busy period. It explained that branch staff serve customers on a first come first serve basis, and the member of staff who dealt with Mrs S initially asked her to sit down and wait while another staff member found out wait times for accessing the vault (which is where the safe deposit boxes are located). It also said there was a further delay because it had issues accessing the box Mrs S had reserved.

I've reviewed the terms and conditions of the safe deposit box and they say that customers

can access their safe deposit box at any time during the branch opening times.

I'm satisfied Metro didn't deny Mrs S access to her box, but it did ask her to sit while it found out wait times and to ensure the vault was empty. This caused a delay, which I agree must've been frustrating and inconvenient to Mrs S.

As I understand it, Metro informed Mrs S that things were going to take a little longer, when it had trouble accessing the original box she'd reserved. It resolved the issue by agreeing to give Mrs S a different box, which was closer to her daughter's safe deposit box. Once again, I can understand this delay was frustrating to Mrs S, but I think Metro were proactive in trying to sort this issue.

I note Mrs S said there were periods of time where the vault was unoccupied, so she doesn't know why she had to wait so long. And that the branch staff were unhelpful with many of them doing activities which weren't helping or serving customers.

Whilst it's difficult for me to comment on what happened at the time, because I wasn't there, I think Metro has recognised it didn't provide the level of service it expects and has apologised for this. It's also paid Mrs S £100 to reflect the distress and inconvenience caused and said it's happy to make any adjustments in the future that Mrs S may require.

Taking all of the circumstances into account, including the wait times and other service failings Mrs S said she experienced - I'm satisfied with what Metro has done to put things right. So, I think the £100 already paid to Mrs S reflects the level of distress and inconvenience caused and I won't be asking Metro to do anything further.

### **My final decision**

For the reasons I've explained above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 5 April 2024.

Rachel Killian  
**Ombudsman**