

## **The complaint**

Mr D complains that Metro Bank PLC didn't change his correspondence preference when he asked it to do so.

## **What happened**

Mr D says he called Metro in October 2023 and asked it not to send any correspondence to him by postal mail. He says in April 2024 he found out his preference hadn't been changed by Metro. Mr D says there was the potential for mail to go missing and that there has been a data breach. He would like an apology and compensation.

Metro says it told Mr D in the telephone call that it could only stop statements being sent in the post. It said it also told Mr D there may be occasions it would continue to send correspondence by postal mail. It also says its account terms and conditions make that clear. Metro says it told Mr D that he could change the registered address to a safe address.

Mr D brought his complaint to us, and our investigator didn't uphold it. The investigator thought Metro had clearly told Mr D that the statements would not be sent by postal mail, but other correspondence may be sent via postal mail. The investigator also thought that was in line with account terms and conditions.

Mr D doesn't accept that view and maintains that there has been a data breach. He says statements were sent via the postal mail in any event as he received a letter saying the date of change of preference was in 2024.

## **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 have come to the overall view that I don't uphold this complaint.

I have listened carefully to the telephone call in October 2023. And I am satisfied Mr D was clearly told that although statements would not be sent via the postal mail, other correspondence would continue to be sent in that way. I am also satisfied Metro explained to Mr D that he could change his address and that it has acted in line with agreed account terms and conditions about this issue.

So, I don't think Metro made a mistake or misled Mr D. I can also see from Metro's records that the communication preference was changed in 2023. I appreciate Mr D has a letter which is largely about a different issue which has some information about this issue. But I am satisfied that the records show on balance that the preference was changed in 2023 not 2024. In any event I have not seen any evidence that any statements were sent to Mr D via the postal mail. And I think that letter is based on the telephone call not being found, which I have made clear, I have listened to.

I appreciate Mr D says there has been a data breach. I have not seen any evidence of that.

Overall, I'm satisfied that Metro told Mr D that only the statements would no longer be sent via postal mail and I have not seen any evidence that it made a mistake or continued to send statements in that way. It follows that I can't fairly direct Metro pay Mr D compensation or apologise as he would like.

### **My final decision**

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 D to accept or reject my decision before 3 August 2024.

David Singh  
**Ombudsman**