

The complaint

Mr C is unhappy with the service he received from Metro Bank PLC surrounding his attempts to open a savings account with them.

What happened

Mr C visited a Metro branch on five different occasions to open a savings account. But on each occasion Metro wouldn't accept the ID documents he presented to them, and so wouldn't open an account for him. Frustrated by what was happening, Mr C raised a complaint.

Metro responded to Mr C and said that they had no record of any branch visits by him, which they felt most likely meant that Mr C had presented required ID documents such that a profile could be created for him on Metro's systems. Metro explained to Mr C how he could open a savings account either online or in branch and signposted him to information about what documents he'd be required to present to Metro to do so.

However, Metro did note that when Mr C had called them to discuss his frustrations with them, that he hadn't received the standard of service from Metro's telephony staff that Metro aspires to. Metro apologised to Mr C for this and paid £75 to him as compensation for the poor service he'd received. Mr C wasn't satisfied with Metro's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they felt the response Metro had issued to Mr C's complaint, including the apology and payment of £75 compensation for the service Mr C had received when calling Metro, already represented a fair resolution to what had happened. Mr C didn't agree, and so the matter was escalated to an ombudsman for a final 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.

Mr C has explained that he visited Metro on five occasions and each time was unable to open a savings account with Metro as he wanted. And Mr C has explained when he referred his complaint to this service that the reason for this was because Metro wouldn't accept the ID documents that he presented to them.

Metro have searched for any record of Mr C's visits but have been unable to find any. This includes that there are no system notes or 'footprints' to confirm that Mr C visited their branch, and that the staff from the branch in question have no recollection of Mr C. However, Metro have acknowledged that this doesn't necessarily mean that Mr C didn't come into branch, but they feel it means that if Mr C did come into branch, that he didn't present the necessary ID documents to them to enable a profile for Mr C to be created.

In his correspondence with this service, Mr C has said that on his fourth visit to Metro's

branch his ID documents were accepted by Metro, but he was told to come back into branch at another time to conduct the application. But when Mr C later returned to Metro, for the fifth time, Metro had no record of his documents, and he hadn't brought them back into branch with him.

Metro have no records or recollections that support Mr C's testimony in this regard. And I feel that if Metro had accepted Mr C's documents on his fourth visit as he maintains that there would be a record of those documents. It's also unclear why Metro would have asked Mr C to return to branch for a fifth time if they had accepted his documents on his fourth visit.

I also note that in Mr C's referral of his complaint to this service, he specifically explained that he had provided documents to Metro on his fifth visit, which contradicts his later statement that his documents were accepted on the fourth visit and that he didn't bring any documents into branch on his fifth visit.

As such, as an impartial party, I don't feel the information available to me, including Mr C's testimony, sufficiently suggests that Metro are most likely to have treated Mr C unfairly during his fourth and fifth visits as Mr C's later testimony claims.

Ultimately, I find Metro's conclusion that if Mr C did visit branch, that he didn't provide the requisite ID documents for a profile for him to be created, to be persuasive. And while I appreciate that Mr C would like to apply to open an account with Metro, I wouldn't consider instructing Metro to open an account for Mr C without Mr C fulfilling Metro's account application criteria.

To that end, I note that in their response to Mr C's complaint, Metro explained how Mr C could apply for an account either online or in branch and explained where Mr C could find information about the documents he'd need to present to Metro to do so. And it's my understanding that, to date, Mr C hasn't re-applied for a Metro account via either channel available to him, and correspondingly hasn't provided the requisite documentation to Metro to enable them to consider an application from him.

I can therefore only encourage Mr C to follow Metro's account application process as per Metro's requirements. And I don't feel that Metro have acted unfairly here towards Mr C by not opening an account for him in the absence of his fulfilling their application requirements.

Regarding the service that Mr C received from Metro when he spoke with them on the telephone, which includes that Mr C had to explain himself to multiple Metro telephony staff and that a complaint wasn't raised by Metro for Mr C when it first should have been, Metro have apologised to Mr C for what happened and have paid £75 to him as compensation for any trouble or upset he may have incurred.

Metro's apology and payment of £75 compensation to Mr C feels fair to me, and I confirm that it's commensurate with what I might have instructed Metro to pay to Mr C for the telephony service issues he encountered, had they not already done so.

In taking this position, I've considered the impact of the poor service Mr C received on the telephone to him, as well as the general framework this service uses when assessing compensation amounts, details of which are on this service's website. And, having done so, I feel that £75 is a fair compensation amount.

All of which means that I'm satisfied that Metro's response to Mr C's complaint, including the confirmation that Mr C will need to comply with Metro's application criteria if he wants to apply for an account, and the apology and payment of £75 compensation for the service issues Mr C encountered, already represents a fair outcome to this complaint. And it follows

from this that I won't be upholding this complaint against Metro or instructing them to take any further or alternative action here.

I realise this won't be the outcome Mr C was wanting, but I hope that he understands, given what I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 17 December 2024.

Paul Cooper
Ombudsman