

The complaint

Mr I complains that Metro Bank PLC have unreasonably blocked access to his accounts and then issued a notice to close them. He'd like access to the funds, and compensation.

What happened

Mr I held personal accounts with Metro – but in November 2024 he found that he couldn't access the funds. He complained to Metro but was not given an explanation for this and instead said directed him to the terms of his account.

In January 2025 Metro wrote to Mr I to say they'd be closing his accounts in 60 days' time, and he would need to make other banking arrangements.

Unhappy with this Mr I referred his complaint to our service. One of our investigators looked into what happen, but she wasn't persuaded that Metro had been unreasonable. She didn't suggest Metro do anything further.

Mr I didn't agree, so the complaint has 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.

For clarity, this decision only concerns Metro's decision to block and subsequently close Mr I's personal accounts – rather than any account he holds with them in a different capacity. He has also referred in his submissions to disputes he has with other parties, which won't form part of this decision. But I have taken into account everything Mr I has submitted in deciding what is a fair and reasonable outcome to his complaint.

I also have summarised the complaint briefly above. This is to reflect the informal nature of our service as an alternative to the court system, and because the actual events are largely not in dispute.

Metro have a broad commercial discretion in who they provide accounts to, and on what terms. It would be rare that our service would say they should continue to service an account when they've made the decision to close it, without very good reason to do so. Instead, we'd look to make sure that any decision was reached fairly, and in line with the agreed terms of the account.

It should also be noted that Metro have legal and regulatory requirements placed on them to monitor new and existing accounts for signs or financial distress and financial harm, and to take appropriate steps if they feel something may be amiss.

Metro initially restricted Mr I's accounts in November 2024. They've declined to explain this decision to Mr I – and there is no specific obligation for them to do so. Although I note at this point his business accounts were also blocked, and there is an ongoing dispute in relation to

the funds held in them. There is provision in Metro's personal terms to suspend the use of accounts for various reasons, and these are typically in line with their legal and regulatory requirements.

The rules of our service allow us to treat certain evidence as confidential, for example if it contains information about third parties or security procedures. In this case Metro have supplied more reasoning about their decision to restrict the use of Mr I's accounts. Having considered this carefully, I'm satisfied that it's appropriate for this to remain confidential. So, while I'm sure Mr I would like to know more, I won't be detailing it here. But I'm satisfied that Metro's decision to restrict the use of the accounts was reasonable.

Metro later made the decision to close Mr I's account and sent notices to say this would happen in 60 days. Generally, banks are expected to provide this amount of notice before closing – and this is reflected in the terms of the account. But here Mr S' accounts were already restricted, and these restrictions weren't lifted. So, in effect I consider the accounts to have been closed with no notice. Under the terms this can be done in only limited circumstances. Having considered these terms, I'm satisfied that the circumstances allowed Metro to close the account in the manner they did.

I don't doubt Mr I's strength of feeling in this regard – but considering the nature of Metro's reasonable concerns it wouldn't be appropriate for me to ask them to do anything further.

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 I to accept or reject my decision before 21 April 2025.

Thom Bennett
Ombudsman