

## **The complaint**

O, a limited company, complains that Metro Bank PLC unfairly closed its business account.

## **What happened**

In December 2024, Metro emailed O to ask for some information to help it complete its due diligence checks. As no response was received, Metro sent another email. Again, it received no response and so one of Metro's agents called O's director – who I'll refer to as Mr A. During the call, Metro's agent asked for information about O's accounts and operations. Mr A answered some of the questions he was asked, but he refused to provide everything Metro's agent said was needed.

As a result, Metro wrote to O, letting it know it intended to close its account and so Mr A raised a complaint. Metro's final response said it didn't think it had done anything wrong, but invited Mr A to provide the information that had been requested, as well as an explanation around why it hadn't initially been given to Metro. Mr A did as he was asked, but Metro wasn't satisfied with Mr A's reason for not initially providing the information Metro had asked for.

Dissatisfied, Mr A brought O's complaint to our service. He told us he had been reluctant to provide the information Metro asked for as he'd been a victim of fraud in the past. He said Metro's agent had told him he couldn't call the agent back as he didn't take incoming calls, and that he had never been able to speak with the review team by calling. Mr A said the only way Metro had responded to his questions was by raising a complaint. He added it wasn't reasonable for Metro to have closed O's account on the strength of a phone call, without having first sent anything in writing, or any other verifiable form of communication.

Our Investigator looked into things, but felt Metro had acted fairly. They were satisfied Metro had given O enough notice to close its account, and that the emails Metro had sent had gone to the right place. The Investigator was persuaded Metro had acted in line with the terms of the account.

The Investigator noted the contents of Mr A's call with Metro in December 2024. They highlighted the reason given to Metro's agent for refusing to provide particular information was that the information was none of Metro's concern and that O's account was a 'good account'. They also noted Mr A had asked the agent why Metro didn't want O's account – the implication here being that Mr A appeared to believe he was speaking with a genuine member of Metro's staff. The Investigator noted Mr A's comments around fraud concerns, but said he could have provided the information by email, or by calling Metro. The Investigator also considered Metro's actions once Mr A sent it the information it had asked for, but ultimately found Metro's decision to close the account a fair one.

Mr A didn't accept the Investigator's view. He said the reason he gave as to why he hadn't sent Metro the information it had asked for was valid. As no agreement could be reached, the case was 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.

Having done so, I won't be upholding O's complaint. I realise Mr A will be disappointed by this, so I've explained the reasons for my decision below.

I would first like to explain that my role here is to think about the individual circumstances of this complaint and decide whether Metro did something wrong which caused O to lose out. If I think it did, I can then consider what – if anything – Metro should do to set matters right. In reaching my conclusions, I've taken an independent view of the circumstances, and have considered all relevant rules and regulation, as well as what I believe to be good industry practice. But I have ultimately decided this case on what I believe to be fair in all the circumstances of this complaint. And while I can understand why Mr A believes Metro should have done more for O, I can't fairly say it got things wrong.

Broadly speaking, financial businesses can decide to no longer offer customers banking facilities, but they must do so fairly, with sufficient closure notice for the circumstances, and in line with their terms and conditions. Here, Metro's terms allow for it to close O's account for the reasons it did, and I'm satisfied it acted fairly in that regard. I can see appropriate notice was given, and I am pleased to see it gave Mr A a chance to provide the information it had initially asked for.

Mr A doesn't think it's fair that Metro refused to stop the closure of O's account upon receipt of the information it originally asked for. Metro has said it wasn't satisfied with the explanation Mr A gave as to why he hadn't initially complied, and I don't think Metro was unreasonable here. I've listened to a recording of the call that took place in December 2024, and Metro's agent offered several different ways for Mr A to satisfy himself that the call was genuine, including phoning back on a number that Mr A was comfortable with. I appreciate Mr A's comments around it being difficult to speak with the team responsible, but Mr A didn't attempt to call Metro back at the time, and the consequences of not providing the required information were clearly set out several times by Metro's agent during the call.

Mr A provided some information about O's operation – more than I would have expected had he believed the call to be part of a scam – but refused to provide statements from O's account held elsewhere. Mr A told the agent he didn't think the information being asked for was any of Metro's concern, and talked about the reasons O used accounts with different banks. As a result, I think it's more likely than not that Mr A's refusal to provide all items stemmed mainly from general unhappiness at being asked to provide the requested level of information. Ultimately, Metro wasn't persuaded that O's failure to comply with its request was as a result of exceptional circumstances and, given the contents of this call, I agree.

Overall, while I appreciate this won't be the answer Mr A wanted, I'm unable to conclude that Metro got something wrong which caused O to lose out. And, as I'm unable to say O was caused detriment by a failing on Metro's part, I'm unable to direct Metro to do anything in relation to the matters covered by this decision.

## **My final decision**

My final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask O to accept or reject my decision before 2 January 2026.

James Akehurst  
**Ombudsman**