

The complaint

Mr F complains that Metro Bank PLC closed his account.

What happened

Mr F had an account with Metro. In March 2025, Metro decided to close Mr F's account. It says it closed the account following a number of interactions where they had to give a warning for Mr F's conduct. Following this, it decided to close his account. The account closed on 1 April 2025.

Mr F says he doesn't know what happened. He complained to Metro and referred the complaint to us.

Our investigator looked at things and thought Metro had acted fairly. Mr F doesn't agree. 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.

The terms and conditions that apply to Mr F's account say that Metro can close accounts if he is aggressive to its staff.

I've thought about what Mr F has said about that. He denies that he's ever been warned by Metro or that there's been any type of altercation between him and their staff. That said, we've asked him what happened and he does accept that he's been in a few arguments in branch – but he says this was never followed up by a letter and that he was never warned about his behaviour.

Metro, on the other hand, has sent us information about why it closed the account. It has told Mr F that it had concerns about his conduct towards their staff. Metro has sent us a statement from the branch about what happened, together with its notes about the closure. These say Mr F shouted abuse and swore at a member of staff who had offered to help him. Metro say they warned Mr F to stop, but he continued to shout abuse as he left the store. Metro also says that Mr F's remarks were threatening. It also appears Mr F had previously been warned of his behaviour by a staff member in another branch in 2020.

Where there's disagreement about what happened I need to decide what's most likely based on the information that is available. On balance, and based on the information I've seen, I'm think it's most likely Mr F was aggressive towards Metro's staff, and it does appear he was warned of this previously. It follows that Metro can close the account under the terms and conditions that apply.

I've considered Mr F's further comments. He thinks Metro could have written to him to say he can't go to branch. I'm satisfied, however, that the terms and conditions allow Metro to close the account in these circumstances. This doesn't change my conclusion.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 13 January 2026.

Rebecca Hardman
Ombudsman