

The complaint

Mr L complains that Metro Bank Plc ('Metro') doesn't allow its customers to link their accounts to their credit profiles under a scheme offered by one of the main credit reference agencies. This scheme shares details of regular spending that might not otherwise be shared, aiming to enable customers to improve their credit score more easily.

Mr L didn't think it was fair or reasonable that Metro wasn't opting into this scheme and that it wouldn't explain why. Mr L said 22 other retail banks and building societies within the UK participated in the scheme and he felt that not doing so undermined the financial wellbeing of Metro's customers, including him.

Metro said it had provided Mr L's feedback to the relevant department to see if this could be considered moving forward but that this wasn't something it currently offered. It didn't uphold the complaint, but it paid Mr L £25 as a goodwill gesture.

The details of this complaint are well known to both parties, so I won't repeat everything again here. Instead, I'll focus on giving the reasons for my 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.

I have read the submissions, and I can see how important this complaint is to Mr L. I appreciate this will come as a disappointment to him but having carefully considered the evidence, I am not upholding this complaint for the following reasons:

- It's not our Service's role to regulate businesses, this would be for the Financial Conduct Authority (FCA). So, it's not my role to decide whether a business's policies are appropriate or should be changed.
- Similarly, whilst I recognise that Mr L is concerned about the impact on other customers, particularly those with poor credit scores, it is also not my role in this decision to comment on how Metro's decisions impact other customers. We are an informal dispute resolution service, not the regulator. If other customers wish to complain then they may be able to do so, but I cannot consider a complaint raised on their behalf by Mr L without their consent.
- My role here is to reach a finding on whether Metro has treated Mr L fairly or whether it has made any errors. And where there are mistakes, to consider the impact of this on Mr L and, if needed, to try to put Mr L back into the position he would have been in had errors not occurred.
- Whilst I can understand the additional benefits of the scheme Mr L wishes to opt into, this isn't something Metro currently offers. When deciding whether Metro has acted fairly here, it's key for me that there is no requirement for Metro to opt into this scheme and it hasn't advertised to its customers that it would offer this service.

- I'm aware Mr L has observed that it is his personal data, and he thinks Metro is preventing him from sharing this in the way he wishes. In addition, Mr L feels it is inconsistent that Metro is willing to receive credit reference data from this agency but won't share additional information via the scheme. But Metro isn't denying Mr L access to his personal data. What Mr L is asking Metro to do is share this data for him with a third party on an ongoing basis in a way that Metro isn't required to and hasn't agreed to do. Whilst Mr L thinks Metro has been unfairly selective about what it chooses to provide to the credit reference agency, I disagree. Metro has made a commercial decision not to share additional information via this scheme. And I don't think that's unreasonable.
- If Mr L remains unhappy with the service Metro can currently offer compared to other financial institutions, then it remains open to him to decide to bank elsewhere.
- I'm aware Mr L also thinks Metro's limited response to his complaint was unreasonable – he hasn't been given the information he requested about Metro's reasoning or what action, if any, will be taken following his feedback. But there's no requirement for Metro to keep Mr L, or any other customer, updated regarding reviews of its policies and procedures following feedback, so it wouldn't be fair for me to ask it to do this.
- Finally, I note Mr L has said it's unreasonable that Metro didn't make it clear to him at the point he opened the account that he wasn't able to opt into this third party scheme. But as outlined by our Investigator, this scheme didn't exist at the point Mr L took out his account, so it couldn't have highlighted this to him. This means I'm satisfied Metro hasn't acted unfairly here. Mr L has also said that Metro ought to be highlighting its decision not to opt into this scheme at the point new customers open their accounts. As outlined above, it's not my role to review Metro's processes or direct it to make changes. I'm satisfied it treated Mr L fairly here which is what I need to consider. That being said, it might be helpful to highlight to Mr L that consumers will use different services within their accounts and it's not possible for a bank to highlight every relevant service to every consumer, particularly third party services it has decided not to take part in.
- I appreciate Mr L feels strongly about this complaint, but I am not persuaded Metro bank has acted unreasonably here. And so, it follows that I won't be asking it to do anything further.

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 L to accept or reject my decision before 10 November 2025.

Jade Cunningham
Ombudsman