

## **The complaint**

Ms S complains that Starling Bank Limited won't allow her to re-open new accounts with it because she closed two previous accounts within 12 months. She believes Starling hasn't treated her with compassion and that her circumstances require Starling to step outside of its normal procedures. Ms S also believes Starling is discriminating against her.

## **What happened**

Ms S held a joint and sole account with Starling. She was very happy with the service provided and enjoyed a good relationship with the bank. But Ms S's relationship with her partner broke down for traumatic reasons. So, Ms S felt she had no alternative other than to close her Starling accounts because her ex-partner knew the account details.

Some months later, Ms S asked Starling to re-open accounts for her. Starling said it couldn't because it had a policy of not re-opening accounts for customers who had left it within the last 12 months. Ms S asked for the decision to be referred, because she felt it was unfair and that her circumstances weren't normal. The agent told Ms S he'd referred Ms S's request and had been told that she couldn't open a new account at that time. Ms S asked for a complaint to be raised, not because of the way she'd been dealt with in the phone call, but to get the decision looked at again by somebody more senior.

A member of the complaints team contacted Ms S, chatted through her concerns, and said he'd try his best to assist. But when the final response letter arrived, again the decision stood, and Ms S couldn't re-open an account. Ms S raised her concerns with this service saying she was unhappy because Starling wouldn't make any adjustments or allow her to re-open her account.

An investigator considered Ms S's complaint and concluded that Starling hadn't done anything wrong. In their opinion, they said this service couldn't make a business change its processes or procedures and so its decision not to re-open your account wasn't one we could interfere with. They also said they hadn't found any evidence of poor customer service.

Starling contacted this service to say it accepted the opinion. Ms S said she didn't.

In two separate communications Ms S explained she still believes Starling could've done more to help her and hadn't been sympathetic or compassionate in their customer service or decision making. She believes Starling hasn't treated her fairly and says she's been discriminated against. To make this point, Ms S points out the difference between equity and equality. Ms S also says that since Starling are working to remove the no return policy, it should've allowed her to open her account now.

## **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'm very sorry to read about the traumatic situation Ms S has had to deal with concerning her

previous personal relationship. I do empathise with Ms S's situation, and I understand completely why she'd want to re-open accounts with a bank she'd previously had a good relationship with. But, although I empathise with Ms S, I'm going to disappoint her by saying that I don't uphold her complaint. I hope my explanation satisfies her that I've considered all that both she and Starling have said before reaching my decision.

#### *Poor customer service and lack of empathy and compassion.*

I've listened to the calls Ms S had with Starling and can't identify any examples of poor customer service. I think both the original agent and the complaints team member dealt with Ms S with dignity and respect, listening to her points and responding appropriately. I accept that the answers both agents gave were not what Ms S wanted to hear. But that does not mean that they treated Ms S without compassion or empathy.

I therefore don't find that Starling provided Ms S with poor customer service.

#### *Refusing to re-open accounts*

This is clearly the main part of Ms S's complaint. As our investigator said, we don't have the power to tell a business who it opens accounts for. They are business decision which the business alone takes. But I can look to see if Ms S's circumstances have been considered and whether Starling came to a reasonable outcome. If it didn't, I can ask that its decision is reviewed taking note of the customers circumstances.

I appreciate Ms S feels the accounts should be opened now. But as Starling said in its final answer to Ms S and in submissions to this service, it can't do that. I quote from its final response letter to Ms S:

*At the moment, we're also unable to offer any new accounts to previous account holders. This is only a temporary change while we do some work behind the scenes, and we're expecting to reopen new account applications to previous account holders very soon. However, I am unable to advise you when this might be. I can also confirm that there is no workaround for this.*

Ms S may feel that she is being treated unfairly because Starling treated her the same as all other customers – hence her comment about equity and equality. I understand the difference between the two, and I accept what Ms S says. But the fact remains that Starling do not have the ability at present to re-open accounts for ex account holders. They are working to make that facility available in the future but at present there is no workaround for this.

I believe Starling did take Ms S's circumstances into account before reaching its conclusion. That's all I can require it to do. I accept its answer means Ms S is being treated in the same way as all other customers. But that's because Starling can't do anything about it. So, I don't find that Starling has treated Ms S unreasonably.

#### *Discrimination*

Ms S says she feels Starling has discriminated against her given the problems she's experienced and her own unique reasons for having to close her accounts.

I can understand why Ms S feels this way but having looked at all the evidence, I don't think Starling has done so. And I don't think Starling has acted unfairly or unreasonably. I hope that it helps Ms S to know that someone impartial and independent has looked into her concerns.

**My final decision**

For the reasons I've given above, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms S to accept or reject my decision before 27 October 2025.

Stephen Farmer  
**Ombudsman**