

The complaint

Mr Z, who is represented by his uncle, complains that Metro Bank PLC refused to give him access to his account.

What happened

Mr Z has an account with Metro Bank that was opened in 2017 when he was a child. In 2019 a restriction was placed on the account.

Shortly after he'd turned 16, Mr Z and his uncle went to a branch of Metro Bank in order to get the account closed so Mr Z could access the funds in it. They say Metro Bank refused to close the account. They complained.

Metro Bank looked into Mr Z's complaint and said that the branch hadn't been able to close the account because of the restriction placed on it. Metro Bank arranged for the restriction to be removed so that Mr Z could access the account and offered £75 in compensation.

Mr Z was unhappy with Metro Bank's response. He ended up complaining to our service – with the help of his uncle – saying he wanted £500 in compensation for distress and inconvenience for himself and £150 in compensation for his uncle.

One of our investigators looked into Mr Z's complaint and said that they didn't think Metro Bank needed to do more given that it had offered £75 in compensation.

Mr Z was unhappy with our investigator's recommendation and asked for his complaint to be referred to an ombudsman. His complaint was, as a result, passed to me.

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 satisfied that Mr Z visited a branch of Metro Bank in June 2025 and was told he couldn't access his account. He'd turned 16 almost a month earlier. I'm also satisfied that Metro Bank worked out why he couldn't access his account – because of a restriction that had been placed in 2019 – removed that restriction so that Mr Z could access his funds and offered him £75 in compensation. Metro Bank did all of this within three days – over a weekend.

I can see that Mr Z's uncle believes Metro Bank should have automatically removed the restriction that had been placed in 2019 when his nephew turned 16. In this case, even though I can see his point, I don't agree. That's because a restriction might be placed on an account for a number of reasons.

In this case, having identified that there was still a restriction in place, Metro Bank came to the conclusion that the restriction could be removed. More importantly, it did so very quickly.

Based on the evidence I've seen – and the time it took to resolve the issue – I don't agree that this could or would or did have the impact that Mr Z's uncle has suggested. I, therefore, agree with our investigator that the £75 offered is fair and reasonable. As that's been paid that means I agree I don't need to ask Metro Bank to do more. I'm not, therefore, going to uphold Mr Z's complaint for more compensation.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 28 November 2025.

Nicolas Atkinson
Ombudsman