

The complaint

Mr M complains that National Westminster Bank Public Limited Company (Mettle) won't allow him to add his card to Apple pay. He's also unhappy that proof of his sole trader status was requested after he'd already provided it.

What happened

Mr M attempted to add his debit card to Apple Pay on his phone multiple times in July 2025, but he wasn't successful, despite it successfully registering on his other Apple devices. Mr M then followed advice he found online to remove the card on all of his devices and re-register them as an attempt to resolve the issue, but he was then unable to add his card to Apple Pay on any of his devices. Mr M didn't receive a helpful response from Mettle, so he raised a complaint that its part of his contractual agreement to have access to Apple Pay.

Mettle explained to Mr M that they were unable to approve his Apple Pay request, but they couldn't divulge the reason. They added in their complaint response in late July that the decision is made on pre-set criteria which they couldn't overturn and that use of Apple Pay isn't part of their Terms and Conditions (Ts & Cs).

While the Apple Pay complaint was being reviewed, Mettle contacted Mr M requesting evidence to prove that he was a sole trader. Mr M sent the required documents, but he was unhappy with this as he had already provided evidence when he opened the account. Mettle explained that some of the evidence he previously submitted couldn't be accepted and apologised as they should have told him about this sooner. They credited £30 to Mr M's account, which he accepted.

Mr M remained unhappy, so he referred the complaint to our service. He didn't think Mettle's response to the Apple Pay issue was reasonable as he thought they did something to block his devices and he wasn't happy that the closure of his account was threatened due to the outstanding sole trader evidence.

An Investigator reviewed the complaint. They explained that Mettle's Ts & Cs allow them to conduct account reviews and they didn't have to provide their reasons for the Apple Pay declines. They also agreed that the facility wasn't part of the Ts & Cs. Mr M was also advised that the £30 was reasonable compensation for the miscommunication about the sole trader evidence and it's been confirmed that this has already been paid to him.

Mr M remained unhappy as he thought that Mettle had done something to prevent him from using Apple Pay and he thought that it was linked to the requests for sole trader evidence. He also felt that Apple Pay is something that he should have access to as it's advertised clearly on Mettle's website. As such, the complaint has been passed to me for a final decision.

Mr M and Mettle have confirmed that he's now been able to add his card to Apple Pay on his devices due to a recent successful attempt.

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.

This outcome will be based on the evidence our service has received when reviewing this complaint. Some of this has been shared in confidence – which allows us to consider key evidence without disclosing sensitive information. As a result, I may not be able to provide an answer in as much detail as Mr M would like, but please rest assured that the evidence has been considered.

Sole trader evidence

After reviewing the timeline, I agree with the Investigator that £30 compensation reasonably reflects the delays in making Mr M aware that the evidence he'd provided wasn't sufficient. This evidence would have always been required and while it would have led to worry, he was given a 50-day window to provide it which I think is reasonable in the circumstances.

Apple Pay

It's important to set out that Apple Pay isn't a key feature or requirement for Mr M's bank account. While I can see that the using Apple Pay is advertised on Mettle's website, it doesn't mean that Mettle have to provide access to it. Registering Apple Pay involves adding Mr M's bank card to a third-party system which can place barriers and restrictions in the process that Mettle don't have control over.

The attempt to add Mr M's card to Apple Pay requires the approval of a third party and Mettle. They've provided evidence to show that Apple have been recommending that the request isn't approved and while I can't share the exact reasons, it is in line with Mettle's policy to proceed with that rejection. Mettle has also confirmed that there weren't any restrictions placed on the account due to the outstanding sole trader evidence. So, overall I'm satisfied that the rejected requests were in line with their policy and they were based on information provided by Apple at the time they were attempted.

Mr M has been able to successfully add his card to Apple Pay recently and Mettle have confirmed that they received no recommendation to reject the request on this occasion. I'm unable to explain exactly why this has changed, so Mr M may want to pursue this issue with Apple if he wants to understand the reason behind this.

My final decision

My final decision is that I don't uphold this complaint as the £30 already paid by National Westminster Bank Public Limited Company is reasonable.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 20 March 2026.

Chris Lowe
Ombudsman