

## **The complaint**

Mr T, a sole trader, complains that National Westminster Bank Public Limited Company trading as Mettle unfairly declined his application for a business bank account.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them 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.

Having done so, I agree with the conclusions reached by the investigator for these reasons:

- I'm satisfied Mettle followed their normal account application process by asking Mr T to provide information and reply to questions before they made their decision. I appreciate this process may have felt intrusive, but I don't find it to be unusual. Mettle requested this information to help them fully understand Mr T's circumstances, comply with regulatory requirements and reach their decision fairly.
- Once Mettle reviewed the completed application, they let Mr T know the outcome within a reasonable time frame. They also explained his right to appeal and once considered, promptly informed him of the outcome of that appeal. So, under the circumstances they progressed the application in the way I would reasonably expect.
- Mr T has requested more information about why his application was declined and said he is worried that he's not been told the truth. However, I'm satisfied Mettle have already explained the primary reason for their decision. Specifically, they said his circumstances didn't match their eligibility criteria and shared a link to the criteria, so Mr T could review it for himself. I also note that our investigator highlighted the specific part of the criteria which Mr T's application didn't comply with. So, I don't agree Mettle haven't shared enough information or that they are hiding the truth.
- I appreciate Mr T is disappointed by Mettle's decision and feels strongly that they should have provided him with an account. However, it isn't my place to interfere with Mettle's eligibility criteria or require them to change it. Overall, I'm satisfied Mettle did everything I would reasonably expect as they considered the application based on their eligibility criteria, told Mr T the primary reason for their decision and considered his appeal. So, I see no grounds for upholding this complaint.

## **My final decision**

My final decision is I don't uphold this complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or

reject my decision before 16 March 2026.

Claire Greene  
**Ombudsman**