

## **complaint**

Miss A complains that Metro Bank PLC has unfairly closed her accounts and recorded information with a third party fraud prevention scheme - CIFAS.

## **background**

Miss A had several accounts with Metro. On 1 September 2017, Metro wrote to Miss A to say that it would be closing these on 8 September 2017 in line with the relevant terms and conditions. Miss A then tried to apply to another bank for a new current account, but was declined.

Miss A found that the reason her application for a new account was declined was that Metro had recorded information about her with CIFAS. She complained to Metro, but Metro felt it was entitled to record this information.

Our adjudicator agreed that Metro was entitled to close the account and record the information with CIFAS. Miss A didn't agree, so the complaint was passed to me to decide.

## **my findings**

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 think Metro has acted fairly here. I'll explain why.

Metro is entitled to close a customer's account with immediate effect, if it has concerns about how the account is being run. That's explained in the relevant terms and conditions.

Metro has given us the information it relied on when making this decision and I'm satisfied that it did so in line with the terms and conditions. So I think it's acted fairly in closing Miss A's account in the way it did.

Before reporting a customer to CIFAS, a business needs to be satisfied that the circumstances and issues it's concerned about meet certain criteria. There are a number of different criteria, but they include whether a business could make a formal complaint to the police, or other law enforcement agency and whether an account received fraudulent funds.

Metro has confirmed that it feels that the reasons it reported Miss A to CIFAS met these criteria. Having reviewed all the available information here, I agree that Metro's reasons met the criteria too – so I think it's fair that it reported it to CIFAS.

Miss A clearly feels that Metro has acted wrongly here. She's explained that this is having a significant impact on her and she's also gone into more detail around the circumstances that led up to the accounts being closed. I've taken into account everything she's said, but she hasn't said anything that makes me think Metro has done anything wrong here or that it wouldn't have been entitled to report it to CIFAS. So I won't be asking it to do anything.

I understand Miss A says she didn't receive the closure letter. The closure letter was correctly addressed to the registered address on the account so I can't say Metro did anything wrong there.

**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 Miss A to accept or reject my decision before 15 July 2018.

Julia Chapman  
**ombudsman**