

## **The complaint**

Mr A complains that Metro Bank PLC closed his account.

## **What happened**

Mr A had an account with Metro. In March 2024 Metro closed Mr A's account.

Our investigator looked at this. Although she thought Metro could have closed Mr A's account, she thought Metro should have given Mr A more notice before it did so. She thought Metro should pay Mr A £150 to reflect the trouble this had caused.

Metro agreed. But Mr A thinks he should get more. The complaint has been referred to me to decide.

## **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.

The terms and conditions that apply to Mr A's account say that Metro can close accounts immediately – but that Metro would usually give two months' notice. Here, Metro wrote to Mr A on 12 March 2024 saying his account would be closed on 19 March 2024 – just one week later. Where Metro closes accounts it doesn't need to give reasons – and it wouldn't be appropriate for me to tell Metro to share its reasons with Mr A. But Metro has provided some information in confidence about what happened, and based on what I've seen I'm not satisfied Metro had grounds to close the account immediately. I accept Metro could close Mr A's account – but I think Metro should have given Mr A two months' notice. And Metro, in response to the investigator's assessment, agreed.

I've therefore gone on to consider what Metro needs to do to put things right. Where I decide or a business agrees that a complaint should be upheld, any award I make is designed to put the customer as far as possible in the position they'd be in if things happened as they should have done. And where I award compensation for distress or inconvenience this isn't to punish the business but to reflect the impact its actions had on its customer. I've thought about what Mr A has said about that.

Although I find Metro could have given Mr A more notice, I accept it could still close the account and I'm not going to tell Metro to reopen Mr A's account. So while I don't doubt that losing access to this account would have seriously inconvenienced Mr A, much of this inconvenience would have occurred anyway – Mr A would still have needed to look for an account elsewhere.

Nonetheless, had Metro given Mr A more time, he'd have still had use of the account while he looked for other accounts elsewhere.

In all the circumstances, and based on everything I've seen, I think £150 would fairly compensate Mr A for the inconvenience Metro Bank PLC caused.

**Putting things right**

Metro Bank PLC should pay Mr A £150 to reflect the inconvenience it caused. I make no further award.

**My final decision**

I uphold the complaint. Metro Bank PLC should put things right by doing what I've said above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 26 July 2024.

Rebecca Hardman  
**Ombudsman**