

## **The complaint**

A company, which I will refer to as T, complains that National Westminster Bank Plc, trading as Mettle, declined their application for a business account unfairly. Mr C brings the complaint on behalf of T.

## **What happened**

On 14 February 2024 Mr C applied on behalf of a limited company, which I will refer to as T, for an account with Mettle. Mettle decided not to offer T an account. Mettle did not provide any reasoning for their decision not to provide an account to T.

Mr C believes that Mettle's decision not to offer T an account was based on a ban placed on him personally by the wider banking group that includes Mettle. He notes that he believes this ban was applied to him due to a review that was undertaken in 2020 of his personal account with a separate company which is part of Mettle's wider group. Mr C has also raised a complaint about this – which I'll consider in a different decision.

Mr C complained to Mettle on behalf of T. Mr C asked for an explanation of why T was rejected. He advised T wouldn't be able to get the benefits of the account and if he had been banned by the wider group it would have a negative impact on his career.

Mettle responded that they would not be upholding T's complaint. They noted that they had undertaken checks to comply with regulations and acted in line with their published privacy notice and eligibility checks. Mr C didn't accept this response and raised T's complaint to the Financial Ombudsman Service.

Our Investigator looked into the complaint. Having reviewed the information provided by Mettle and T, they thought that Mettle had acted fairly. They noted that Mettle were free to provide services to who they wish, as long as they acted fairly.

Mettle did not respond to our Investigators outcome, but Mr C, on behalf of T, didn't agree. Mr C reiterated that he believed he had been banned from all of Mettle's wider group. He noted that, because he works in finance, the ban could impact his career.

Because T did not accept the Investigators view the case has been passed to me for review.

## **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.

Firstly, I can see why from Mr C's perspective, he believes that there is a link between his personal account closure in 2020, and Mettles' decision not to offer T a business account.

That being said, in this decision I will focus on whether Mettle's decision to reject T's application for an account was fair.

Mettle are entitled to decide who they would like to do business with, much as a customer is,

and, with some limited exceptions, are not obligated to provide their services to any particular individual or business. I've reviewed the information provided by Mettle giving their reasons for not wishing to provide services to T, and my assessment is that these reasons are fair.

Mr C notes that he believes he has been banned from using any services from Mettle's wider group and notes that this has the potential to limit his career opportunities. In this complaint I have focused purely on Mettle's decision not to provide T with a bank account, and I haven't seen any evidence that Mettle made a decision to ban Mr C personally from their wider group services.

Mr C also argues that Mettle's decision causes inconvenience and financial loss to T. However, because I have already found that Mettle were acting fairly in deciding not to offer T an account, it would not be fair to expect Mettle to compensate T for any potential negative impact of not offering T an account.

For the reasons above, I am not asking Mettle to do anything further here.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask T to accept or reject my decision before 18 December 2024.

Katy Grundy  
**Ombudsman**