

## **The complaint**

Mr B complains that Bank of Scotland plc (trading as Halifax) unfairly decided to close his accounts.

## **What happened**

In June, Halifax issued Mr B with two months' notice that his accounts with the bank would be closing. Mr B is unhappy this was done without an explanation why.

Mr B has certain vulnerabilities, details of which I won't set out here. He says the bank failed to take his needs into account and caused him stress and financial difficulty.

Halifax says it decided to close Mr B's accounts in line with its terms. Remaining unhappy, Mr B asked this service to independently review his complaint. He wants his accounts re-opened and for Halifax to pay him compensation.

Our investigator issued an opinion, explaining that the bank had acted fairly. Mr B didn't agree with the investigator's view on his complaint and asked for a final decision. So the complaint has been passed to me to decide on.

Mr B also raised concerns about a chargeback – our investigator has already explained that this part of his complaint will need to be considered separately. So I won't comment on the chargeback in 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.

Halifax is entitled to close an account. However, in doing so, it must ensure it complies with the terms and conditions of the account. The terms of the account say that Halifax can close Mr B's accounts by giving him at least two months' notice. In certain circumstances, the bank can also close an account immediately.

Halifax gave Mr B two months' notice that it was closing his accounts. Based on the information I've seen, I'm satisfied that Halifax acted fairly and in line with its terms and conditions when doing so.

I understand Mr B's concern, given he would like to know why Halifax closed his accounts. But the bank is under no obligation to explain why it made this decision. It's important that I point out that our rules allow us to receive evidence in confidence. We may treat evidence from banks as confidential for several reasons – for example, if it contains security information, or commercially sensitive information. Some of the information Halifax has provided is information I consider should be kept confidential.

I realise that the experience of having accounts closed with no explanation would be distressing, more so given Mr B's vulnerabilities. I can see Halifax had details of Mr B's support needs on record.

However, I haven't seen anything about Mr B's vulnerabilities to persuade me that the bank should've done something differently when it decided to close his accounts. As I explained, Halifax's decision to end its customer relationship with Mr B was fair and in line with its terms, and I don't see a persuasive reason to conclude otherwise.

### **My final decision**

For the reasons explained, I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 3 January 2025.

Abdul Ali  
**Ombudsman**