DRN-5330826

The complaint

Mr G complains that Bank of Scotland plc closed his accounts without good reason. The bank trades in this case under its Halifax brand.

What happened

In September 2024 Mr G went to a Halifax branch. There was a queue. Mr G says that, rather than standing in the queue, he sat down and later rejoined it. When he did so, there was an altercation with another person in the queue, and threats were made.

On 10 September 2024 the bank told Mr G that it would be closing his accounts with effect from 10 October, citing the incident in the branch as its reason. That would, it said, give him enough time to make alternative arrangements. Halifax would not reconsider its decision, and Mr G referred the matter to this service.

One of our investigators considered what had happened but did not recommend that the complaint be upheld. Mr G did not accept the investigator's assessment and asked that an ombudsman review the case and issue a final 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.

First of all, I should emphasise that it is not for me to decide what did or did not happen on Mr G's visit to the branch in early September 2024. I have no doubt however that the other customer's recollection would be different from Mr G's, but I am not in a position to say which of them is right or wrong.

Rather, what I must decide is what I consider to be a fair and reasonable resolution to Mr G's complaint that the bank closed his accounts.

It is generally for banks to decide whether to provide, or to continue to provide, banking services to any particular customer. That is a commercial decision for a bank to make and, unless it exercises its discretion in a way which is not legitimate, this service won't usually intervene.

There is no question that Mr G was involved in an altercation with another customer in one of the bank's branches. Whatever the underlying reason, I can see why that might have been alarming for other customers and for branch staff.

Mr G has suggested that the bank's decision was based on racial profiling or because he has another complaint about it, or both. I do not believe there is any evidence to support that suggestion, however. Halifax told Mr G why it was closing his accounts, and I am satisfied that was the reason, and that it was a reasonable response to what had happened.

We do expect a bank to give reasonable notice before closing an account or accounts. What is reasonable depends on the circumstances, but I am satisfied that the one month which

Halifax provided in this case was reasonable. It gave Mr G enough time to make alternative arrangements.

My final decision

For these reasons, my final decision is that I do not uphold Mr G's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 27 August 2025.
Mike Ingram
Ombudsman