

The complaint

Mr and Mrs H complain about the service received from Bank of Scotland plc trading as Halifax ("Halifax") when it shut their nearest local branch where their joint account was held. In particular, they're unhappy they weren't notified in advance of the closure.

What happened

Mr and Mrs H held a joint account at a branch of Halifax. Following a review of the branch and local area Halifax made the decision to close this branch in March 2025.

Mr H found out about this prior to the branch closure and complained to Halifax that he wasn't notified about the branch closure in advance and wanted to know what would happen to his account details as he needed to provide these in the future regarding an expected inheritance.

Halifax explained following review of its customers banking habits it made the business decision to close the branch. Halifax says it didn't send any correspondence to Mr and Mrs H as they hadn't transacted in the branch in the past 12 months. But Halifax confirmed with Mr H that he could continue using the existing sort code and account number and that if an address is required its head office address can be used as well as other ways it was supporting customers to continue carrying out their banking needs.

Mr and Mrs H were dis-satisfied with this, they want to branch to remain open and so brought their complaint to this service.

One of our investigators looked into Mr H's concerns and reached the conclusion that Halifax was entitled to make the decision to close its branches and hadn't acted unfairly by doing so. Furthermore, as Mr and Mrs H hadn't used the branch in 10 years as they don't live locally – as confirmed by Mr H – and Halifax had informed them how they can carry out any banking activities the closure would have little if any impact on them and didn't think Halifax had acted unfairly either in this regard.

Mr H disagreed, he says regardless as to whether he uses the branch or not it's wholly unacceptable that he wasn't informed of its closure and is concerned what may happen in the future. Mr and Mrs H have asked for an ombudsman's 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.

Having considered everything provided, I've decided not to uphold this complaint.

My role is to look at the problems Mr and Mrs H have experienced and see if Halifax has done anything wrong or treated them unfairly. If it has, I would seek – if possible - to put Mr and Mrs H back in the position they would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

In this case following consideration and review of customers using one of its branches and their banking habits, Halifax took the decision to close the branch where Mr and Mrs H's accounts were held. Halifax have explained as Mr and Mrs H hadn't transacted at the branch in over a year – also confirmed by Mr H who says it had been 10 years since the last visit – Halifax didn't notify them about the branch closure.

I appreciate that Mr and Mrs H are upset by the decision and concerned that they weren't notified in writing about the closure. But while I'd expect Halifax to make reasonable attempts to notify customers that would be impacted by the branch closure - and provide appropriate support to them - given that Mr and Mrs H haven't visited the branch in 10 years I don't think they fall into this category and so I don't think Halifax have treated them unfairly by not writing to them directly.

And nor can I say Halifax was wrong or unreasonable in taking the decision to close one of its branches. Ultimately, as has already been explained, the decision taken by Halifax is a commercial decision and not something that I can look at or help with. I can't tell Halifax where it should operate, nor can I force Halifax to keep providing a service from a particular location.

I accept that Mr H has concerns going forward about what bank details he should supply but I can see that Halifax have confirmed that Mr and Mrs H can continue to use their existing sort code and account number and its head office address.

Furthermore, Halifax have provided Mr H with information on alternative branches he can visit and available ATM machines, as well as other ways of banking - including online and phone banking which don't require a visit and may be easier. Halifax has also provided a Community Banker where Mr H can get support which I think is fair and reasonable in the circumstances.

I accept that Mr H is concerned about what would've happened if he hadn't found out about the closure and what may happen in the future when he needs to provide details of his account on an official document for inheritance purposes. But we can only look at the actual impact suffered regarding the event complained about – and not what could've happened or what may or may not happen in the future. And although I appreciate Mr H was upset about finding out about the branch closure, as I don't think Halifax have done anything wrong or treated Mr or Mrs H unfairly it follows that I do not uphold this complaint.

My final decision

For the reasons I've explained I've decided not to uphold Mr and Mrs H's complaint against Bank of Scotland plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H and Mr H to accept or reject my decision before 25 June 2025.

Caroline Davies
Ombudsman