

The complaint

Mr W complains that, having switched his account to Bank of Scotland plc trading as Halifax, two regular payments into his account by his mother were not received.

What happened

In December 2024, Mr W switched his account to Halifax. His mother made a regular payment of £20 into his account every Wednesday, but he was disturbed to see that payments due to credit his account on 25 December and 1 January weren't received. He says this caused him difficulties that he believes were due to the switching process.

Halifax explained that the switching process had been successful but that standing order payments typically don't go out on bank holidays - the payment will be processed on the next working day. As 25 and 26 December were bank holidays, the payment wasn't received into the account until 27 December. Similarly the payment for 1 January was received on 2 January. It confirmed that the 8 January payment was received on the same day.

On referral to the Financial Ombudsman Service, our Investigator said that Halifax's explanation was reasonable and that there was no error.

The matter has been passed to me for an Ombudsman's consideration.

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.

Mr W was due to receive a payment from his mother on Christmas Day and then again on New Year's Day and I can understand that he was upset if he was relying on the payment. However as the payments were made on a Wednesday, unfortunately Christmas Day and New Year's Day both fell on that day in 2024/2025.

There was no problem with the switching process which all went through as planned. But the payments from Mr W's mother were, I understand, a standing order which is paid through the "faster payments" process. And payments that are received under that process on a bank holiday or non-working day will be credited to the account on the next business day. And, in Mr W's case this means that the payments were credited respectively on 27 December and 2 January. This was not an error on Halifax's part, nor is it a process which it has any control over.

So I think it was just unfortunate timing that meant there was a delay in Mr W receiving his payments. In fact the next time a bank holiday falls on a Wednesday will be in December 2029. Overall, as I can't find that Halifax made an error here, I can't uphold Mr W's complaint.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 24 June 2025.

Ray Lawley
Ombudsman