

The complaint

Miss H complains that following a report by her of financial abuse Bank of Scotland plc trading as Halifax ("Halifax") closed her account. In particular, Miss H is unhappy her account was closed without providing her with a good justifiable reason.

What happened

On 13 February 2025 Halifax provided two months' notice to Miss H in-line with its terms and conditions that it was closing her account with it.

Miss H complained to Halifax about the closure of her account and asked for Halifax to provide a reason.

Halifax didn't uphold Miss H's complaint, it said it was unable to disclose the specific reason for the closure but that it was in-line with the terms and conditions of the account and provided two months' notice and so no error had been made.

Miss H was unhappy with this and so brought her complaint to this service. Miss H believes following the report of financial abuse by her Halifax took the decision to close her account unfairly.

Miss H says the decision to close her account has had a negative impact on her credit history and it adversely affects her taking out any finance and credit and has been inconvenienced by not having online access to her information such as bank statements.

Miss H wants Halifax to provide a justifiable reason for its closure, compensation and for Halifax to reopen her account.

One of our investigators looked into Miss H's concerns and reached the conclusion that Halifax was under no obligation to continue offering an account to a customer if it doesn't wish to or provide a reason for the closure. And as it had closed the account in-line with the terms and conditions providing two months' notice they were satisfied Halifax closed Miss H's account correctly.

Miss H disagreed, she says Halifax hasn't provided a good justifiable reason for the account closure and believes it closed her account due to the abuse she suffered and reported and the actions Halifax have taken are discriminatory and unfair. Miss H has asked for an ombudsman's decision on the matter.

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.

My role is to look at the problems Miss H has experienced and see if Halifax has done anything wrong. If it has, I would seek – if possible - to put Miss H back in the position she

would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

As has already been explained by our investigator, as a general rule Halifax isn't obliged to continue offering an account to a customer if it doesn't want to – providing banking services and facilities and to who is a commercial decision and not something for me to get involved with.

That being said it wouldn't be fair for Halifax to suspend or close Miss H's account outside the terms and conditions of the account.

The terms and conditions of the account say that a customer is able to end an agreement for any reason and they don't have to tell it in advance and that Halifax can end the agreement without telling the customer in advance for a number of specified regulatory reasons, but is also able to close an account for any other reason with two months' notice.

In this instance Halifax provided Miss H with 65 days' notice of her account closure and the account was closed following this.

So I'm satisfied Halifax was entitled to close Miss H's account in line with the terms and conditions and that no error or mistake has been made.

I appreciate that this has caused some inconvenience and distress to Miss H as she no longer has online access to information on her account with Halifax. But my understanding is that Miss H's account with Halifax wasn't her main account used to pay for day to day living and she has access to banking facilities elsewhere.

Indeed, in her complaint to Halifax Miss H stated she doesn't use the account anymore and so it doesn't make a difference to have this account or not, but rather that she wanted to close the account herself. But as Halifax had already given notice of the closure and Miss H had indicated she no longer wanted the account and that the closure hadn't impacted her financially or that there was any outstanding balance owing that would impact her credit file, I don't think continuing with the closure was unreasonable.

Furthermore, I appreciate Miss H would like to know why Halifax made the decision to close her account. But Halifax aren't obliged to keep offering services to customers or provide a reason for the commercial decisions it takes, just as Miss H wouldn't be expected to say why she chose a particular bank to transact with.

But that said I'm satisfied from the information I've seen that Halifax's decision to close Miss H's account wasn't unreasonable and is covered under its terms and conditions and wasn't for the reported abuse Miss H alleges.

Miss H is also unhappy at the service she received from Halifax regarding this – in particular, the length of time it took Halifax to respond to her complaint. But following Miss H contacting Halifax about the notice of closure and raising her complaint I can see that Halifax promptly issued a final response letter to her the following day and so I don't think Halifax treated Miss H unfairly here.

So, I don't think it has done anything wrong or treated Miss H unfairly and it follows that I do not uphold Miss H's complaint.

My final decision

For the reasons I've explained I've decided not to uphold Miss H's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 30 October 2025.

Caroline Davies
Ombudsman