

## **The complaint**

Mr and Mrs T complain that Bank of Scotland plc trading as Halifax (Halifax) failed to correctly update their address, which meant they were unable to access their account.

## **What happened**

Mr and Mrs T hold a joint account with Halifax. They'd moved overseas but were made aware that correspondence from Halifax had been sent to their previous, UK address. They were also unable to access their account.

After making a complaint to Halifax, Mr and Mrs T contacted our service. Our investigator didn't think Halifax had done anything wrong, but noted that since making the complaint and contacting our service, Mr and Mrs T had been engaged with Halifax to update their address.

Mr and Mrs T believe that the address recorded by Halifax remains incorrect or incomplete and are concerned that they aren't receiving correspondence, or that there is a significant delay in the correspondence being received. They're also concerned that correspondence is being sent with incorrect postage having been paid, leaving them liable for additional costs in receiving it. They've 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.

I should start by saying that within this decision, I'll only be considering the actions of Halifax up to the point that it gave its final response to Mr and Mrs T's complaint. That was about the failure to update the correspondence address before 2024, and their inability to access the account at that time.

If Mr and Mrs T believe that the address, even after their further correspondence with Halifax, remains incorrect or that correspondence isn't being received because of insufficient postage being paid then those matters would need to be directed in the first instance to Halifax as they are separate to the complaint I'm considering.

It isn't disputed that when Mr and Mrs T first raised this issue, Halifax had a UK address to send correspondence to. The last update to their address on Halifax's records was in 2016. Mr and Mrs T said they'd contacted Halifax to update the address in 2022, as by then they were residing overseas, so correspondence relating to the account should be sent to that address. However, Halifax couldn't find any record of this contact, and similarly we haven't been provided with details of how and when Mr and Mrs T contacted Halifax.

One point of note is that in 2021 Halifax added a note to the account to the effect that the next time Mr or Mrs T contacted it, their address should be checked and (if appropriate) updated. Halifax said this would have been done if correspondence had been returned undelivered. That supports the suggestion to me that if Mr or Mrs T had contacted Halifax in 2022, their address would have been checked and, most likely, updated.

On balance therefore, I'm persuaded that until Mr and Mrs T contacted Halifax to say that correspondence had been sent to the wrong address, Mr and Mrs T hadn't updated the address since 2016. On that basis, I can't conclude Halifax did anything wrong by sending the correspondence to the address it held on file. It hadn't been told at that time that Mr and Mrs T no longer resided at the address. I understand it was upsetting to learn that correspondence relating to their financial affairs had been sent to an address they no longer lived at, but I can't say that happened because of any failing on Halifax's part.

Mr and Mrs T are also unhappy that when they tried to access the account, they were told this wasn't possible. This was because, due to a lack of activity and confirmation of their address, the account had been made dormant. The funds in the account were protected but Halifax needed to confirm identities and details before the account could be re-activated.

The account was made dormant in 2023. Mr and Mrs T say they'd tried to call in 2024 but were unhappy with the service provided, as they hadn't been any information about what had happened to the account (and their funds) or what they needed to do. However, other than the telephone number called, they've been unable to provide any additional details which would enable Halifax to locate the call. In the absence of that information (and therefore the ability to listen to the call), I can't make any conclusions about what they were told or the reasons for that.

I don't think I can conclude it was unreasonable for the account to be made dormant. It hadn't been used for some time and Halifax needed to confirm Mr and Mrs T's identity in order to allow access to it on that basis. By making the account dormant, Halifax was seeking to protect the funds in it and ensure that only Mr and Mrs T could subsequently access them. It seems to be accepted that the correct process to re-activate the account has now been followed and Mr and Mrs T would have access to the account moving forward.

### **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T and Mrs T to accept or reject my decision before 17 March 2026.

Ben Williams  
**Ombudsman**