

## **The complaint**

Mr C complains that Bank of Scotland plc unfairly closed his account.

## **What happened**

Mr C raised a complaint with Bank of Scotland following receipt of communication that his account would be closing, without notice or an explanation. Mr C has certain vulnerabilities and says he experienced distress and inconvenience because he was away from home without any funds. He also says he had children with him at the time, who he had to leave unattended so he could enquire about his account. Mr C also complains about the service he received from the bank at the time.

Bank of Scotland issued its response, explaining it had acted fairly and in line with its terms. It also offered him £50 for service failings. In referring his complaint to this service, Mr C seeks an apology and further compensation. He also asks that the bank change its process so that individuals with vulnerabilities receive additional notice in these circumstances.

One of our investigators issued their outcome, explaining that Bank of Scotland had acted fairly. Disagreeing, Mr C asked for a final decision – so the complaint has been passed to me.

## **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 done so, I'm not upholding this complaint – I'll explain why:

- Providing an account to a customer is a commercial decision that a financial institution is entitled to take. Unless there's a good reason to do so, this service won't usually say that a bank must keep a customer. However, a bank should still make sure it hasn't exercised its discretion for plainly unfair reasons, or that it was due to a mistake, and it should still comply with its terms and conditions.
- Bank of Scotland's terms and conditions explain that it can close an account immediately or with two months' notice. In this instance, although Mr C was provided with two months' notice, the bank restricted his account during this period – only allowing withdrawals in branch. I'm satisfied that the bank's decision was made within the remit of its terms and that it had reasonable cause to restrict Mr C's account during the notice period.
- I understand Mr C's concern, given he would like to understand why Bank of Scotland has taken this course of action. Although Bank of Scotland has shared this information with this service in confidence, the bank is under no obligation to provide an explanation to Mr C. Having considered its reasons, I'm satisfied the bank acted fairly.

- I appreciate Mr C experienced inconvenience and distress because of the bank's closure decision. And I understand this experience would have been more difficult for him given his vulnerabilities. However, I'm satisfied that Bank of Scotland provided adequate notice in line with its terms and had taken reasonable steps to inform Mr C via an SMS message and a letter.
- As our investigator pointed out, it's not within this service's remit to influence Bank of Scotland's procedure in such circumstances. My remit only allows me to determine the fairness of its actions under the circumstances of this complaint. As I've explained, I think the bank acted fairly here.
- Bank of Scotland accepts Mr C's version of events in relation to the service concerns he's raised. So I don't think I need to comment on these concerns further. I also haven't seen anything that gives me fair cause to conclude that Mr C should be paid additional compensation. If he hasn't already, he may contact Bank of Scotland directly to accept its offer.

So I won't be asking the bank to do anything more in relation to this complaint.

### **My final decision**

For the reasons explained above, I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 12 March 2026.

Abdul Ali  
**Ombudsman**