

The complaint

Mrs B complains that Bank of Scotland plc trading as Halifax has not paid her the balance shown in a rediscovered passbook.

What happened

Mrs B found a Halifax passbook in 2025. The passbook showed a credit balance of £488.61. She asked Halifax to explain what had happened to the money.

Mrs B says the branch staff were not polite to her and told her the account balance had been paid to the government. So, she raised a complaint. Mrs B wanted Halifax to pay her the balance in the account and apologise for the poor service she received.

Halifax accepted that the service Mrs B had received in branch fell short of its expected standard and it issued her a compensation payment of £150. But it didn't uphold the crux of her complaint saying the passbook account had been closed in November 2008. Although, due to the passage of time, it couldn't verify how the funds had been paid out.

Unhappy with the outcome Mrs B referred her complaint to this service.

When Halifax responded to our enquiries it was able to provide more information. It provided a computerised record of the transactions in the passbook from 2008. This showed the remaining balance had been debited to the passbook account on 25 November 2008. And that a statement was sent to Mrs B at that time. It also provided records to show that the closing balance in the passbook account was transferred to a current account ending ***9045 in Mrs B's name.

Mrs B said she doesn't recall a current account ending ***9045. So, our investigator looked into this. But the further enquiries made to Halifax evidenced that Halifax had held a current account in Mrs B's name with an account number ending ***9045. And it provided records to show this account had been closed in September 2011 and that up to this point statements had been issued to the same address Mrs B has given this service.

In light of the above, our investigator didn't uphold Mrs B's complaint. He was satisfied that Halifax had provided enough evidence to show the balance in the passbook had been transferred to a current account in Mrs B's name and statements had been issued up to when that account had been closed in September 2011. He also said that £150 was fair compensation for the poor service Mrs B had received in branch.

Mrs B didn't accept this outcome. She said the passbook was proof that there is money still in the account as money can't be withdrawn without the passbook being present. And she asked for an Ombudsman to look at the complaint. 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 have come to the same overall conclusion as the investigator. I realise that Mrs B will be disappointed with my decision, so I'll explain why.

Mrs B's passbook doesn't say the account was closed or the money withdrawn, so I can see why she thinks Halifax still has the money. But computerised records were introduced many years ago – long before 2008, and as a consequence passbooks ceased to be the primary record of an account.

While some customers may have opted to continue to use their passbooks, they weren't obliged to, and many didn't. And therefore, I don't agree with Mrs B that because her passbook shows a credit balance in 2008 it means a credit balance exists now.

But when a customer finds an old passbook and doesn't recall what happened to the account, I would expect Halifax to conduct searches to find out what it can about what happened to the account. However, such searches have limitations as banks aren't generally required to keep records of closed accounts for more than six years.

But, in this case, Halifax has been able to provide evidence to confirm the following:

- The balance in the passbook account was £488.61 on 29 February 2008.
- £100 was withdrawn on 11 April 2008 leaving a balance of £388.61.
- Interest of £17.12 and £0.74 was credited on 2 June 2008 and 25 November 2008, respectively. This brought the balance to £406.47.
- £406.47 was debited to the passbook account on 25 November 2008.
- On 25 November 2008, £406.47 was paid to account ending ***9045.
- Account ending ***9045 was a current account in Mrs B's name.
- Account ending ***9045 had the same address Mrs B has given this service as her current address.
- Statements were issued to this address until the account was closed.
- The account ending ***9045 was closed in September 2011.

I appreciate Mrs B has said that she doesn't recall closing the passbook account or that she had a current account ending ***9045. But I don't think that's surprising given the account was closed over 15 years ago. But, given the evidence Halifax has been able to provide, I'm satisfied that the balance in the passbook was transferred to the current account and was closed. I'm also satisfied the current account was in Mrs B's name and held the same address as Mrs B does now.

I appreciate it would be useful if Halifax could have shown what had happened to the balance in the current account in September 2011. The investigator said that Mrs B should contact Halifax for more information on that. But, as mentioned above, banks aren't required to keep records of closed accounts for more than six years. So, I wouldn't expect Halifax to have a copy of a signed withdrawal slip from September 2011. On balance, given the evidence that the current account was closed, I think it's most likely the funds in the current account were either withdrawn in September 2011 or moved to an account with another business. I say this as I think it's most likely - given the information Halifax has been able to provide to so far, if it had records for any other accounts in Mrs B's name, it would have provided them.

I know Mrs B will be disappointed, but for the reasons given, I'm satisfied that the balance in the passbook was moved to a current account in Mrs B's name in 2008. So, I can't fairly instruct Halifax to pay Mrs B the balance that's showing in the passbook.

Halifax has not disputed the service Mrs B received in branch wasn't at the level it should have been, and Mrs B was given incorrect information. It has sent Mrs B a cheque for £150 in recognition of the distress and inconvenience this caused. Overall, I find this to be fair given Halifax has since been able to evidence what happened to the funds in the passbook account.

My final decision

For the reasons given, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 8 December 2025.

Sandra Greene
Ombudsman