

The complaint

The estate of Mrs E complains Bank of Scotland plc trading as Halifax hasn't explained what happened to money in an account.

What happened

Mrs E set up an account for one of her grandchildren whilst she was alive. Sadly Mrs E passed away in 2015.

In 2023, whilst clearing Mrs E's house, her son and his wife found two old passbooks. They contacted Halifax to ask what had happened to the money in the accounts to which the two passbooks related. Halifax looked into this and said that one account had been made dormant – the proceeds from this account have since been paid over – and the other account was closed in September 2013. Mrs E's son – and his wife – weren't happy with Halifax's response and ultimately complained to our service on behalf of Mrs E's estate. They said they wanted a proper explanation as to what had happened to the money in the account in question.

One of our investigators looked into the estate's complaint. Having done so, they said that the evidence available – which is limited – shows the account was closed in September 2013 by Mrs E's attorney. In other words, by Mrs E's daughter in law. Mrs E's son and daughter in law weren't happy with our investigator's analysis and asked for this complaint to be referred to an ombudsman for further consideration and a decision. This complaint was, as a result, 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.

Because this complaint relates to events more than 10 years ago Halifax's records are limited. Based on what I've seen, however, I'm satisfied that the account in question was closed by Mrs E's attorney in September 2013 after they'd produced, amongst other things, a signed copy of their passport at the time. In other words, unlike the other account, this account didn't close due to dormancy. The limited information – given how long ago this happened – means it's not possible to establish what happened to the proceeds other than to say that they were paid into another account with Halifax. I wish I could shed more light on this for the estate. Based on what I've said, however, I agree that Halifax doesn't need to do more here.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask the estate of Mrs E to accept or reject my decision before 15 May 2026.

Nicolas Atkinson
Ombudsman