

## The complaint

Mr W complains that Bank of Scotland plc:

- sent him live chat messages at anti-social hours;
- wrongly recorded his account balance; and
- closed his account without giving proper notice that it was doing so or explain the reasons.

The bank operates in this case under its Halifax brand.

## What happened

Mr W had a Halifax current account, which he opened in October 2024.

In June 2025 Mr W was trying to resolve an issue through the bank's live chat. The bank sent messages to him between around 2am and 3am. Mr W objected, saying that the bank had indicated that its hours of operation were listed as 8am to 8pm. Halifax said that it sought to provide a 24-hour operation and that it had therefore changed its hours at the beginning of June 2025. It suggested that Mr W turn off mobile notifications if he did not want to be disturbed.

Mr W noticed that his credit report had suggested that his account was £43 overdrawn in July 2025. He said that was incorrect. Halifax said that this was correct, with the actual figure being rounded down to the nearest pound.

In October 2025 Halifax closed Mr W's account. He said it did not tell him in advance that it was going to do so. The bank said it wrote to him and sent him a text message on 4 August 2025, giving him two months' notice of its intention to close the account. It did not, it said, have to tell him the reasons for its decision.

Mr W referred the matter to this service, where one of our investigators considered what had happened. He did not recommend that the complaint be upheld. Mr W did not accept the investigator's assessment and asked that an ombudsman review the case.

## 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'll deal first with the notifications sent late at night or in the early hours. I can see why Mr W was upset at receiving messages at night, especially if he was expecting Halifax to contact him only between 8am and 8pm. But it is for Halifax to decide what hours it operates, as a matter of its commercial discretion. As the investigator noted, customers who do not wish to be disturbed can disable notifications or take other steps to ensure that they are not.

I have seen nothing to support Mr W's claim that his account balance was wrongly represented. His account statement shows that his overdraft was just above £43 in July 2025.

Finally, I turn to the account closure. It is generally for banks to decide whether to provide, or to continue to provide, account services to any particular customer. They can exercise their commercial discretion in such matters and, as long as that discretion is exercised legitimately, this service won't usually intervene. I have considered that issue here, and am satisfied that Halifax's decision to close Mr W's account was a legitimate one. Halifax did not have to tell Mr W exactly why it had decided to close the account.

Banks should however give reasonable notice before closing an account. What is reasonable depends on the circumstances, but we generally take the view that two months' notice is reasonable for a personal account.

Mr W says that he was not given any notice. The bank has however produced a copy of a letter it says was sent on 4 August 2025, as well as evidence that a text message was sent on the same day. Both said the account would be closed after two months – as it was. I note that the letter is correctly addressed, and I have seen nothing to indicate that it was returned undelivered. On balance, I think it more likely than not that it was safely delivered, even if Mr W may have overlooked it. But in any event, I note that Halifax sent a text message as well. In my view, the bank did enough to ensure that Mr W knew his account was being closed.

### **My final decision**

For these reasons, my final decision is that I do not uphold Mr W's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 3 March 2026.

Mike Ingram  
**Ombudsman**