

## **complaint**

Mr B complains that Bank of Scotland plc (trading as Halifax) closed his accounts. It won't provide a reason and Mr B is currently travelling abroad.

## **background**

Mr B said Halifax contacted him to say it would be closing his accounts in June 2019. The bank won't tell him why. And it knows he is travelling so he can't visit his local branch to find out what has happened.

Once the accounts are closed Mr B won't be able to access his money. And he can't set up a new account elsewhere while he is abroad. Mr B asked the bank to cover his travel expenses so he can return to the UK. But Halifax has refused. So he wants the bank to leave his accounts open. Or wait until he's returned to the UK before closing them.

Halifax said it regularly carried out reviews of customer accounts. And a decision had been taken to close Mr B's accounts. It said it was outside of the bank's risk appetite. Mr B could appeal the decision by providing further information about how the account had been used. But he would have to visit his branch. Halifax understood this would be difficult if he was travelling. But it wasn't able to offer another option to complete the appeal process.

Mr B wasn't satisfied with Halifax's response. So he contacted our service and our investigator looked into the matter. She looked at the terms and conditions of Mr B's account. And it allowed Halifax to end the agreement with Mr B with two month's notice. She appreciated making alternative arrangements would be difficult for Mr B while he was overseas. But she felt Halifax had given sufficient notice. And she thought it was reasonable for Halifax to ask the customer to attend in person if they wanted to appeal.

Mr B didn't agree. He felt Halifax's decision was very unfair. So he's asked for an ombudsman's final decision.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I can understand how frustrating this must've been for Mr B. Halifax decided to close his accounts while he was travelling abroad. And he's not able to return to deal with the matter in time. So I've looked at everything Mr B and Halifax have said to see if the bank has done anything wrong.

The terms and conditions of the account allow Halifax to end its relationship provided it gives at least 65 calendar days notice. In certain circumstances, for example where the bank feels there is a risk of fraud or illegal activity, the bank can close an account without notice.

Mr B says he is travelling abroad. And he's not aware of any reason why Halifax should close his account. But Halifax, like other banks, carries out regular reviews of its customer accounts. And on this occasion it's decided it no longer wants to offer banking facilities to Mr B. This is something the bank is entitled to do as part of the terms of the account. Just as Mr B might decide he wanted to move his account to another bank. And Halifax doesn't have to provide an explanation.

Mr B's circumstances make it difficult for him to deal with Halifax's decision. He is currently overseas and unable to set up a new account until he returns. And he feels it's unfair he would have to explain his transactions to Halifax when everything is legitimate. Unfortunately this is part of Halifax's appeal process. And it could only be completed if Mr B was in the UK to visit his branch with the necessary information or evidence.

I do appreciate how upsetting this must be. I can see Mr B feels the bank has closed his account either because of a previous complaint or to avoid paying the full interest on a savings ISA. And the timing of Halifax's decision unfortunately coincides with Mr B's travelling.

But the role of this service is to see if Halifax has made any mistakes. And I've not seen anything to suggest Halifax hasn't followed its procedures correctly.

Halifax wrote to Mr B on 17 April 2019 to say it would be closing his accounts. It gave 65 days notice. And it said Mr B should make alternative banking arrangements within that period. So it acted within the terms and conditions of the account.

I can see Halifax has said it will send a cheque to Mr B's registered UK address for the balance on his accounts. And if this isn't suitable I hope Mr B is able to contact the bank to make alternative arrangements.

I know Mr B will be disappointed with this outcome. But based on what I've seen I can't really say Halifax has done anything wrong in closing Mr B's accounts. So I won't be asking it to do anything more.

### **my final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 16 September 2019.

Andrew Mason  
**ombudsman**