

The complaint

Mr H complains that Bank of Scotland plc trading as Halifax made his accounts dormant without warning him about this, and then failed to support his efforts to regain access to the money in those accounts.

What happened

Mr H told us that accounts he had held for many years, were made dormant by Halifax. Mr H said he emailed Halifax in 2019 to try to gain access to the money in those accounts, at a time when he really needed the funds. But he said he got no response. More recently, Mr H said Halifax told him he could reactivate the account at a branch, but he lived overseas, and wasn't able to travel to the UK. Mr H said he still needed to be able to access the money in these accounts now.

Mr H then sent us a letter Halifax had sent him, saying he would need to provide a certified copy of identity documents to reactivate his accounts, and listing the documents it would accept. Mr H explained to us why he didn't have these documents. He said he had shared a number of other documents with Halifax recently, and he explained why he thought these did prove his identity, as well as why he urgently needed to access this money.

Halifax said that before Mr H complained in 2023, it hadn't heard from him since 2013. It held three accounts in his name, and two were dormant. Halifax said it had written to Mr H with a list of documents he could send to prove he is who he says he is. It only needed one from this list to prove his identity and one to prove his residential address. But Halifax said it had no record of receiving documents from Mr H. Halifax also said it would update Mr H's address and mobile number, so he could access the account that wasn't dormant.

Our investigator contacted Halifax, to discuss the difficulties Mr H had supplying items of identification on its usual list, and to see if another solution could be found. Halifax said that it would be able to accept the alternative documents Mr H had offered.

Our investigator then wrote to Mr H, to say she thought the issue could now be resolved, as Halifax had agreed to accept certified copies of the documents Mr H could offer. She set out for Mr H which documents Halifax could accept, and how to provide these copies.

Our investigator didn't think Halifax had done anything wrong. She said it didn't have any record of Mr H contacting it in 31 July 2019. So that seemed to be why he didn't receive a response then. The documents Mr H first offered in 2023 didn't meet Halifax's requirements. Our investigator said that Halifax had sent details of what it would usually require. She said it was reasonable for Halifax to be particularly careful when Mr H was overseas and wasn't able to attend a branch for identification purposes.

Mr H said he didn't think that resolved things. He still wanted us to investigate why he wasn't able to access his savings before now, and to provide compensation because of that. He said changes in the exchange rate meant the value of his savings was much higher before. Mr H showed us an email he said he'd sent in 2019, and told us he received no reply. Mr H

said when he'd previously contacted the bank, in 2019, he would have been able to provide the ID documents Halifax usually asks for.

Mr H said there was also no contact from the bank when it made his accounts dormant. He expected an email. And he said Halifax also hadn't told him he'd need to keep his UK mobile number active, to retain access to these accounts. He showed us an email he'd sent to Halifax, saying this was now fixed.

Mr H also said Halifax had now allowed him access to his savings, but it was threatening to withdraw this again. It said the blocks would soon be put back on his accounts, but hadn't told him when this would happen. Mr H thought he was being threatened, and would have to transfer his money to an overseas account when the exchange rate was not favourable.

Our investigator asked Halifax when the deadline was for Mr H transferring his money, and Halifax said that Mr H had already done so. It said it would have written to Mr H about the dormancy indicator on his account, but, before his more recent contact with Halifax in 2023, the address it held for him was in a country where he no longer lives. Halifax said Mr H didn't need a UK mobile number to access his account, and it said he had now been able to access his account although it didn't hold a UK number for him.

Halifax also said that when Mr H had emailed it in 2019, it looked as if he'd sent the email to a "do not reply" email address.

Mr H still disagreed. He said Halifax had put him under pressure to rush the money transfer to his current home country. Mr H said that was stressful and inconvenient for him. Mr H also said he hadn't used the "do not reply" address to contact Halifax, so that didn't explain why it didn't reply to him in 2019. He said there was no evidence Halifax had written to him at his previous overseas address, and he thought it should have emailed anyway. He said that was why he lost access to his account.

Mr H said he still wanted us to look into things, he wanted an apology and compensation. Because no agreement was reached, this case then came to me for a final decision.

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've reached the same overall conclusion on this complaint as our investigator.

Mr H has told us about the circumstances which meant he was now living overseas, and not likely to return to the UK in the near future. It appears that Mr H has had a difficult few years, and I've been sorry to hear that. So I understand why it's important to Mr H to get access to these funds now, and indeed, why he would have liked to get this money sooner. But what I have to decide here, is what it's fair and reasonable to hold Halifax responsible for.

Mr H told us he first tried to contact Halifax in 2019 to access his accounts. He has shown us an email he says he sent then, but got no response. Halifax says that email wasn't received.

I don't know why this email wasn't safely received by Halifax, and a response sent. I think that if Mr H didn't receive any response to that email, then it's most likely the email simply wasn't safely received. Mr H could have contacted Halifax again, but he hasn't suggested he did so. I don't think I can assume that Halifax would not have supported Mr H's attempts to access his money in 2019, if he tried again to contact it, perhaps through different means.

I should note at this point that I do understand that there's a time difference between the UK and where Mr H lives. I think that does unfortunately mean that accessing services in the UK, and receiving support which is available during UK office hours, may well involve some inconvenience for Mr H. I don't think it would be fair and reasonable for me to ask Halifax to pay Mr H compensation, because of this.

Mr H said Halifax should have contacted him before it made his accounts dormant. He said there was no proof it did this. However, Halifax says it did write to Mr H, and Mr H accepts that his address information was then out of date. Until 2023, Halifax held an address for Mr H in a country where he has not lived for some years. I know Mr H says he would have liked to get an email about this, but I think it's reasonable for Halifax to have chosen to send its notification to Mr H by letter, rather than by an email, which isn't secure. And I think it's likely that the out of date address details are why Mr H didn't get notification that Halifax might make his account dormant in future.

Mr H then contacted Halifax again in 2023, and received a list of documents it would accept to prove his identity. Mr H told us he didn't have these documents, and explained why. I'm pleased to see that Halifax agreed to accept alternatives, when our service raised this with it.

I understand Mr H has since been able to access at least one of his accounts. And he's done this without a UK mobile number, so it seems that Mr H didn't require this to access his accounts.

Mr H complained that he was under pressure to move his money by an unspecified deadline, however, Halifax has told us that he then moved his money before our service was able to check when this deadline might be. Again, I understand this involved some inconvenience for Mr H, as Halifax's office hours are not convenient for where he lives, but I don't think that's something I can fairly hold Halifax responsible for.

Mr H also said that he was being forced to move his money at a time when the exchange rate was low. But I don't think Halifax is responsible for those exchange rates, and I've not seen anything to suggest Halifax was requiring Mr H to exchange his money to a new currency at this time. I understand Mr H may not have another UK denominated bank account, but again, that doesn't seem to me to be something I can fairly hold Halifax responsible for.

I understand that Mr H is likely to be disappointed by my decision, but I don't think Halifax acted unfairly or unreasonably when it made his accounts dormant previously. I don't think it's Halifax's fault that Mr H didn't receive its notification of this. Whilst I think it is unfortunate that Halifax didn't receive and respond to his attempt to contact it in 2019, I do think it would have been reasonable to expect Mr H to try again to contact Halifax. And, although I know Mr H then found it difficult to reactivate his accounts, as he didn't have the documents that Halifax would usually request in these circumstances, I think Halifax responded fairly and reasonably, when our service explained this.

For these reasons, I don't think Mr H's complaint should be upheld.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 5 February 2024.

Esther Absalom-Gough
Ombudsman