

## **The complaint**

Miss F complains that National Westminster Bank Plc didn't credit cash she deposited to her account.

## **What happened**

Miss F explains that she attempted to pay £255.80 into a cash deposit machine. She says that £105.80 was returned but that £150 was retained and not credited to her account.

NatWest said that it hadn't made any mistake. Miss F had raised this with a member of staff in branch and who had since provided a written account of what happened. The machine had been checked by two members of staff and no rejected cash found. There were no deposits recorded that day to Miss F's account.

Our investigator didn't recommend that the complaint be upheld. He'd reviewed the evidence provided by NatWest and which included the deposit log for the machine that day. There were no entries on Miss F's account and no cash discrepancies found.

Miss F didn't agree and wanted to take things further.

## **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 won't be able to say *exactly* what happened and I'm thinking about what is *most likely* on a balance of probabilities.

Miss F was clearly in the branch as she spoke to a member of staff. She says on her complaint form to this service that she was told the machine in question had been checked by two members of staff to see if her notes were stuck inside. Nothing was found and she was told to see if the money was shown credited to her account. When it wasn't she raised this further.

There is no record of any deposit that day into Miss F's account. And there were no cash differences at the machine. I appreciate what Miss F says about what happened. But I'm afraid the technical evidence from NatWest and what the member of staff that saw her in branch says is different.

I've balanced all the information in making my decision and I'm afraid I don't have a reasonable basis to find that NatWest most likely made a mistake. So, I won't be requiring it to do anything further. I know Miss F will be very disappointed by my conclusion as she says she has lost money.

**My final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss F to accept or reject my decision before 13 September 2023.

Michael Crewe  
**Ombudsman**