

The complaint

Mr D complains that Bank of Scotland plc didn't credit his account with the cash he had paid in at a branch.

What happened

Mr D explains that he went to a branch on 6 February 2023 with £2,000 in old twenty-pound notes. He says he paid this into the account and withdrew the same amount. But he found that the money he paid in hadn't been credited.

Bank of Scotland said it hadn't made a mistake. The branch manager had conducted a review and there were no cash discrepancies.

Our investigator said that he didn't recommend that the complaint be upheld. During his investigation Bank of Scotland provided the source information from the branch showing the till that Mr D used balanced as did the total cash in branch that day. This was later confirmed again as part of a regular review.

Mr D didn't agree and wanted his complaint to be reviewed. He insisted that he paid this cash in. He provided a copy of the receipt for the withdrawal which he related to his statement.

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*.

Mr D has explained he had a quantity of old notes. And he had been paying these in over a few days and withdrawing the equivalent amount. I can see from his bank statement there are entries that support that on other days in February 2023 and it seems at the branch involved here too on 13 February 2023.

I've looked at the information that Bank of Scotland has provided about the till Mr D used, the overall cash then at the branch and other regular checks that are made. There are no cash discrepancies to account for the money Mr D says has gone missing. I've seen the entry showing he did withdraw £2,000 that day. Mr D has provided a receipt for that withdrawal but says he wasn't given a receipt for the money he paid in and that it wasn't counted at the counter. There is no CCTV for that day available as this isn't retained beyond a set number of days and it may not in any case have shown the specifics of his transaction.

Mr D has been clear and consistent in his testimony. I need to balance that with the evidence provided by Bank of Scotland about the tills and cash holdings in branch. This as I say shows no discrepancy. I'm afraid having done so I don't have sufficient to find that Bank of Scotland most likely made a mistake and then to require it to credit Mr D's account with £2,000.

I can appreciate that he will be very disappointed with my assessment given what is at stake for him.

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 Mr D to accept or reject my decision before 21 November 2023.

Michael Crewe
Ombudsman