

## **The complaint**

Mrs A complains she withdrew money from her account with Bank of Scotland Plc trading Halifax (Halifax) and later noticed £20 was missing.

## **What happened**

Mrs A says she went into branch on 12 January 2023 and withdrew £300 in cash over the counter. A few hours later, after work, she realised £20 was missing. Mrs A would like this £20 back. Mrs A also says that when she went back into the branch to report this, the cashier at the branch made a rude comment to her.

Halifax says that they have no record of a branch cash error from the branch that day – so they say Mrs A would've received the full amount when she made the withdrawal. Halifax say they have spoken to the manager of the branch and the cashier in question is known for always being polite and friendly.

Our investigator considered this complaint and felt that Halifax had not done anything wrong, so they didn't have to pay anything to Mrs A. Mrs A was not happy with this outcome, so the complaint has been passed to me for a 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.

Having done so I've decided not to uphold this complaint against Halifax, and I'll explain why.

Halifax have provided evidence to show there were no recorded errors in their cash tills for the 12 January 2023 in the branch that Mrs A used. They have also provided a till receipt to show Mrs A withdrew £300. I haven't received any persuasive evidence to suggest that the staff at Halifax were responsible for the missing £20 – so I think it's likely Halifax provided Mrs B with the full £300 in cash.

Mrs A has provided evidence to suggest that a member of the public may have taken money from her. However, this is an allegation of theft and would need to be dealt with by the police.

Mrs A also complained that a member of staff was rude to her when she returned to the branch to report this incident. I've thought about Mrs A has said and what Halifax have said about the member of staff in question. From everything I've seen, I don't have enough evidence to say that Halifax provided poor customer service in this instance, and I think it's likely that this was a misunderstanding.

I can't say what exactly happened to the £20 that went missing and I understand that Mrs A is very upset about this. However, I don't think Halifax have done anything wrong here, so I won't be asking them to pay anything to Mrs A.

**My final decision**

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A to accept or reject my decision before 21 December 2023.

Sienna Mahboobani  
**Ombudsman**