

The complaint

Mrs S has complained National Westminster Bank plc only credited £1,800 to her account when she paid in £2,900.

What happened

Mrs S has been represented by her son in her complaint but for ease, I will continue to refer to her throughout.

In June 2023, Mrs S went into her branch to pay in £2,900 which she held in a wad of £50 and £20 notes. She handed the money over to the cashier confirming this was £2,900. She was then told the money, after being added by the machine, was only £1,800. Mrs S was upset and asked for CCTV to be reviewed. The branch refused to do this but checked the till at the end of the day. It was confirmed back to Mrs S later that there were no major discrepancies.

Mrs S complained but NatWest would do nothing further. Mrs S brought her complaint to the ombudsman service.

Our investigator reviewed the evidence, which included the totals registered by that specific till that day. Overall she didn't believe there was any evidence to show Mrs S had paid in what she believed.

Still upset, Mrs S has asked an ombudsman to review her complaint.

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 reached the same outcome as our investigator. I'll explain why.

Where there is a dispute about what happened, I have based my decision on the balance of probabilities. In other words, on what I consider is most likely to have happened in the light of the evidence.

I don't dispute Mrs S, and her son, believe she took £2,900 into branch to pay in. However all the evidence I've seen submitted by NatWest confirms £1,800 was counted by the machine. This was made up of £1,000 in £20 notes and £800 in £50 notes.

I appreciate NatWest made an error in responding to Mrs S by saying that £10 and £20 notes were actually credited but I've seen the detailed till notes and this isn't the case. I'm aware Mrs S always confirmed her money was made up of £50 and £20 notes.

Mrs S has accused the cashier of pocketing the cash and believes CCTV evidence would clarify this. I can understand therefore why she was disappointed when the branch manager refused to review CCTV evidence.

In fact we often find CCTV doesn't confirm what customers believe it will. In this case I've not seen any CCTV but wouldn't have expected it to be able to show the relative thickness of the number of notes to be paid in.

I have considered Mrs S's testimony but compared to NatWest's evidence, I'm afraid I don't think there is sufficient evidence to show Mrs S tried to pay in £2,900. I won't be asking NatWest to do anything further.

My final decision

For the reasons given, my final decision is not to uphold Mrs S's complaint against National Westminster Bank plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 17 April 2024.

Sandra Quinn
Ombudsman