

The complaint

Miss P complains that National Westminster Bank Plc (“NatWest”) staff in a branch incorrectly counted cash that she wanted to deposit into her account.

What happened

Miss P visited a NatWest branch in order to deposit some cash in both coins and notes. She attempted to use an ATM, however it would not accept some of the notes, so she queued for the till instead. The cashier used a counting machine to count the cash, however it came to £80 less than Miss P had expected. She asked to manually count the cash again and felt four £20 notes were missing. Because of this, she chose not to deposit the cash at that time.

She asked to speak to a manager, but there was a delay, and the manager then went on lunch. She says she was offered £80 as a gesture of goodwill by a member of staff, but this was later rescinded by another, which she felt was unprofessional. She queued again for the same till and deposited the funds. She was assured she would receive a call back but never did, so she raised a complaint herself instead.

NatWest sent Miss P a final response letter the following day in which it explained it was crediting her account with £80 and was also paying her £40 compensation for any distress and inconvenience the issue had caused her. However, Miss P felt some of the facts in the letter were incorrect, so she referred the complaint to our service.

When NatWest sent their file to our service, they said that they had told Miss P in branch the till could not be counted until the end of the day, as they were very busy at the time. They confirmed that the tills had been checked at the end of the day, and they balanced, so there were no missing funds to account for. With this in mind, they felt the total of £120 Miss P had received was fair redress in the circumstances.

Our investigator looked into the complaint and explained that even if they were to agree with Miss P that an error had occurred with the £80, NatWest had refunded this the following day and given her £40 compensation, so they did not agree NatWest should increase this further.

Miss P disagreed with the outcome and she didn’t think her medical issues had been taken into account when compensation was considered. As an informal agreement could not be reached, the complaint has been passed 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.

Miss P has raised a number of specific points in relation to her branch visit and has provided additional stories from family and friends about experiences at the same branch. In keeping with our role as an informal dispute resolution service and as our rules allow, I will focus here on the points I find to be material to the outcome of Miss P’s complaint. This is not meant to

be a discourtesy to Miss P, and I want to assure her I have considered everything she has submitted carefully.

In summary, this complaint centres around a deposit Miss P made, and concerns she has that some funds went missing. NatWest has confirmed that they checked the till Miss P used, as well as the machine that was used to count her money, at the end of the day to ensure they balanced, and they found that they did. So, I think it's more likely NatWest processed the deposit correctly, and they didn't make an error when counting the cash.

Despite this, NatWest still credited Miss P's account with the £80. And they also gave her £40 compensation for any distress and inconvenience the matter may have caused her. Even if it had transpired that the tills did not balance at the end of the day, my recommendation would have been for NatWest to reimburse Miss P with the £80, and I then would have considered compensation. Even taking into account Miss P's medical issues, I would have agreed that the £40 offered and paid was in line with what I would have recommended in the circumstances. I say this because while I appreciate this was upsetting for Miss P, the issue was quickly resolved the following day when NatWest refunded the money and provided compensation.

So, there is nothing further I would direct NatWest to do, even if I were to agree an error had been made. And I don't think it needs to do more in the circumstances.

My final decision

I think the total redress of £120 that National Westminster Bank Plc has already paid Miss P is fair in the circumstances and I do not direct them to increase this.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 4 December 2023.

Rebecca Norris
Ombudsman