

The complaint

Mr W complains about Northern Bank Limited trading as Danske Bank.

He is not satisfied with the way it has dealt with his complaint regarding an Automated Deposit Machine (ADM).

What happened

Mr W visited a branch and utilised the ADM to deposit two cheques, and some small change.

On looking at his receipt, Mr W realised that he had been credited for £12.56 – which seemed high. He then realised that he had been credited for five £2 coins which he knew he hadn't put into the machine as his small change was made up of coppers.

Mr W alerted the branch staff to this and was told that it would be coins left over from a previous customer.

Mr W was concerned about this – as other customers may not be as honest as him and may be able to benefit from a similar error in the future and he wasn't satisfied that this would be an isolated incident.

While Mr W's deposit was corrected immediately, Mr W felt that his complaint was not taken seriously, and he had to write multiple times before he got an acknowledgement. He was also not satisfied with the response he got to his complaint.

Mr W would like the individual who responded to his complaint to have taken immediate action and decommissioned all ADM machines. He would also like the ombudsman service to call for the resignation of this individual.

Our Investigator looked into Mr W's complaint but didn't think that it should be upheld. They explained that this Service was only able to consider Mr W's complaint about a financial loss, distress or inconvenience that Mr W himself had suffered – not for other customers.

They also explained that this Service has no authority to recommend that someone at a Bank should resign.

Mr W remained unhappy, so the complaint has been passed to me to make 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.

Having done so, I don't uphold this complaint for broadly the same reasons as our Investigator. I'll explain why.

I know that Mr W is frustrated with his experience using the ADM – however this was

resolved the same day and he was debited the £10 he had mistakenly been credited – so I'm unable to say that there has been any personal financial loss, distress or inconvenience to him.

While I know that Mr W says that he has been inconvenienced as he no longer trusts the ADM, Mr W does not have to use this if he doesn't want to. Dankse Bank has already explained that it is committed to making sure that its ADM machines run free of errors, and to resolve those that do occur.

As our Investigator explained, while it is commendable for Mr W to be concerned about other consumers, I'm not able to consider this as part of his complaint. It would be up to other consumers to make their own complaints if they felt that the ADM had not calculated their deposit correctly. And while there may be customers not as honest as Mr W who may benefit from any errors, again this is not something I can consider here.

It would also not be the place of this Service to suggest that a bank decommission all ADM's – or to ask for the resignation of any staff member. Mr W may misunderstand the role of this service – it is not to police or review how a business undertakes everyday activities or conduct investigations into individual members of staff. The role of this service is to look into individual complaints and provide an impartial opinion on whether anything has gone wrong, and if it did, what the business did, or should do, to put things right.

I do know that Mr W is also upset that his complaint was not acknowledged by the branch and that it took several attempts to make his complaint, but I haven't seen anything to suggest that his complaint wasn't taken seriously or not acted on appropriately.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 29 December 2023.

Claire Pugh
Ombudsman