

The complaint

Miss K and Mr K complain that Barclays Bank UK PLC credited £380 less for a cash deposit than it should have.

What happened

The details of this complaint are well known to both parties, so I won't repeat everything here. In brief summary, in April 2022 Miss K attended a Barclays branch to make a cash deposit. Miss K and Mr K have said the amount deposited was £16,500 and they are sure about this.

Because the cash deposit was for such a large amount, Barclays didn't count it at the open counter when Miss K deposited it. Instead, Miss K was given a receipt for the deposit, and the cash was placed in an envelope and counted later by Barclays.

When Barclays counted the cash later, it found the amount to be £16,120. Miss K and Mr K complained to Barclays because they said this wasn't right. Unhappy with Barclays' response, Miss K and Mr K referred their complaint about Barclays to us, the Financial Ombudsman Service. As our Investigator couldn't resolve the matter informally, the case 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.

Having done so, I've decided not to uphold this complaint for materially the same reasons as our Investigator.

I acknowledge Miss K's and Mr K's strength of feeling. And I accept that I can't be absolutely certain here that Miss K *didn't* hand over cash totalling £16,500. But in a situation like this – where I can't be sure about something – I need to make my decision based on the balance of probabilities; in other words, based on what I think most likely happened considering all the available evidence.

It's common ground that due to its amount, the deposit wasn't counted at the branch's open counter. Instead, Miss K handed over numerous bundles of cash, which the cashier placed into a blue bag/envelope. Miss K was given an acknowledgement of deposit slip, which showed the cash total as £16,500, and which explained, "*Cash and cheques will be counted, verified and credited to your account later today. If there is a discrepancy in the amount we will contact you*". Thus the deposit was to be treated as a credit to be checked and processed by Barclays later in a more secure area.

Now I understand that Miss K has said she thinks the £380 disappeared when the cashier was putting the cash into the blue bag/envelope; that he didn't secure the cash with a rubber band before doing so, and that she wasn't able to watch his every move because she was busy handling further cash bundles, ready to pass them over. But the evidence I've seen,

including the CCTV footage, doesn't support that anything untoward happened. Instead, it appears to me that the cash Miss K handed over was put into the blue bag/envelope without issue.

Miss K has said she also didn't see the process by which the blue bag/envelope was then passed from the cashier to the secure back area to be counted. And she's also questioned why the process took so long. However, Miss K has said Barclays explained it was dealing with many other credits that day, so it couldn't process hers right away. I don't think this is unreasonable. And whilst there is no footage of the process by which the blue bag/envelope was passed from the cashier to the secure back area to be counted, this doesn't prove the £380 was lost at this point. I don't think this adds material weight to either party's argument. I also need to take into account the other weight of evidence, including that Barclays says the branch tills balanced, and having reviewed this I'm satisfied there were no notable discrepancies that would support Miss K and Mr K's position.

Then, when the cash was counted in Barclays' secure area, Barclays has explained that the member of staff found it to be £16,120; and that this was then raised with the branch manager, who double checked matters and found the same. I'm satisfied from the evidence I've seen that this is what most likely happened. And again, the CCTV footage I've seen doesn't persuade me any mistakes or anything untoward happened.

I appreciate Miss K and Mr K would have preferred to have been able to view the CCTV footage themselves. However, as our Investigator explained, when looking into complaints, there is often confidential or commercially sensitive information that we gather which, whilst it can be reviewed by our service, is not always appropriate to be shared. I'm satisfied that this is such an instance. We have this power under the rules we operate under. Miss K and Mr K have my reassurance that I have viewed this evidence impartially. And had I seen evidence that persuaded me that Miss K most likely *did* deposit £16,500 (and not £16,120) and that the £380 most likely went missing in branch, I *would* have upheld this complaint. But here, for the reasons I've explained, the evidence doesn't persuade me of this.

I don't doubt from what Miss K and Mr K have said that they honestly believed the cash they deposited totalled £16,500. At the same time, this doesn't mean it did total £16,500, and it's quite possible they were mistaken. And beyond what Miss K and Mr K have said, I haven't seen any persuasive evidence that it *did* total this amount.

I know Miss K and Mr K will be disappointed. But this means I'm not persuaded here that Barclays did anything wrong. This means I don't uphold this complaint.

My final decision

For the reasons I've explained, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K and Mr K to accept or reject my decision before 30 August 2023.

Neil Bridge
Ombudsman