

## **The complaint**

Mr D complains Lloyds Bank PLC didn't treat him fairly when a deposit he made in branch went wrong.

## **What happened**

Mr D has a current account with Lloyds Bank.

On 30 December Mr D went to a Lloyds Bank branch to deposit cash into his account. He made two deposits totalling £1,150 without any problems but had a problem when he tried to make a third deposit. Mr D says the machine he used didn't say how much he had deposited, and his card wasn't returned, so he asked a member of staff for assistance. Mr D says the member of staff collected money from the back of the machine and gave it back to him. He says that the money that was handed to him included old £20, £10 and £5 notes which was a red flag as he'd only deposited £50 notes. He says he raised his concerns as he also thought the money the member of staff had given him back was less than the amount he had deposited. Mr D says the member of staff told him to deposit the money she'd handed back to him using the machine and if there was excess money at the end of the day that would be credited to his account. Mr D says he was told he'd get a call back that evening but didn't.

Mr D says he started getting anxious about his money after he didn't receive a call back but couldn't do anything about it as the long Bank Holiday weekend had begun. He complained to Lloyds Bank on 3 January 2023 raising his concerns.

Lloyds Bank investigated Mr D's complaint and said that there had been no excess money at the end of the day, so it didn't accept that any of his money had been lost in the machine. Lloyds Bank also said that its staff had followed the correct procedures – since Mr D had complained about the way the whole matter had been handled – but that it couldn't send him a copy of them. Lloyds Bank did, however, accept that it hadn't called when it said it would and offered £50 in compensation. Mr D accepted that compensation and complained to us about the deposit that had gone wrong.

One of our investigators looked into Mr D's complaint and said that they didn't think Lloyds Bank needed to do more. Mr D was unhappy with our investigator's conclusion saying that they hadn't explained how he'd ended up with £20, £10 and £5 notes. He also said that Lloyds Bank should return at least £310 as he estimated he'd tried to deposit at least £2,000 that day. He asked for his complaint to be referred to an ombudsman. So, his case was passed to me.

## **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 read the file and having spoken to Mr D at length, I agree with our investigator that Lloyds Bank doesn't need to do more in this case. I'll explain why.

No-one is disputing that there was a problem with the machine when Mr D tried to make his third deposit. Mr D has told me that the first deposit – which included £20, £10 and £5 notes – was money from a friend who had paid back a loan he'd given him. And he's told me that the second deposit - £1,000 that was in a sealed bag – came from another business. I accept that. He's also told me that the third deposit was of £50 notes only – notes that he'd saved over time. The problem is that Mr D doesn't have any solid evidence as to how much he initially deposited when he made his third deposit – I can see from the receipts he'd sent that his third deposit contained £1,300's worth of £50 notes. He's told me he doesn't make these types of deposits particularly regularly, and that when he does so, they range from £1,000 to £3,000. And he's told me that the third deposit felt twice as thick as the second one he made – his estimate that he must have deposited at least £2,000 appears to be mostly based on this. But he also agreed with me that a £1,000's worth of loose £50 notes would feel thicker than £1,000's worth of £50 notes that had just come out of a sealed bag. In short, having looked at all the evidence, I think it's more likely than not that all the money Mr D took to Lloyds Bank that morning ended up in his account.

I can see in this case that Lloyds Bank followed the procedure it's meant to when there is a problem with one of its deposit machines. And I've explained to Mr D why I wouldn't expect a bank to share its internal procedures with customers – particularly if they relate to security. I've also explained that in this case, given everything I've seen, it's entirely possible that the £20, £10 and £5 notes that were handed to him belonged to other customers from earlier on that day who had had problems with the same deposit machine but hadn't realised. In other words, Lloyds Bank may have credited more money to his account than it should have done.

### **My final decision**

My final decision is that I'm not going to ask Lloyds Bank PLC to do more in this case as it's already apologised for not calling Mr D back. In other words, I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 13 September 2023.

Nicolas Atkinson  
**Ombudsman**