

## The complaint

Miss H complained because Santander UK PLC didn't agree with the amount of cash which she said she'd paid into a branch.

## What happened

On 28 June 2023, Miss H went to a Santander branch to pay in money. There's a disagreement about how much she paid in, and what happened.

Miss H says that she had £91,100 cash in carrier bags, which she said she'd counted with her accountant a few days earlier when he'd visited her home. Miss H had phoned the branch before she went in, to check she could pay in the money. This was because Santander had previously declined to accept the cash, because of the amount and because the branch was concerned about the legitimacy of the funds. The branch manager confirmed to Miss H that she could visit to pay in money. Miss H told Santander that she'd collected the notes over 18 months to pay for renovations to her home. She said she'd then had an accident and hadn't had the work done.

Miss H went to the branch with a relative / carer to help carry the money. They put the envelopes containing bundles of notes on the counter. Santander's process is to count and screen the notes for any counterfeit notes. Two staff are present to count and agree the amount.

Santander's evidence, from the branch manager and the cashier, is that as there was such a large amount, it asked Miss H if she was happy for them just to count it by machine, not by hand. Miss H agreed, so the branch manager and cashier machine counted the cash which Miss H said was £91,000. Santander checked and counted the notes, while Miss H watched. It said there was £82,100, comprising:  
1,592 old paper £50 notes = £79,600;  
40 old paper £20 notes = £800; and  
85 new polymer £20 notes - £1,700.

Miss H disagreed with this amount. The branch manager and cashier re-checked every envelope, showing Miss H that they were all empty. They asked Miss H if she'd handed in all the envelopes, but Miss H's relative / carer had left by then and had taken the carrier bags with her, saying she was frustrated at how long it was taking to count the money. The branch manager offered Miss H the opportunity to take the money and re-count them herself, but Miss H refused. She decided to keep the new £20 notes, totalling £1,700, and to pay in the rest. Miss H confirmed through Santander's chip and PIN device that the amount she was paying in was £80,400.

On 1 July, Miss H rang Santander to complain that she'd paid in £91,000 and had only had a credit of £80,400. Santander investigated, but didn't agree. It said that the £80,400 paid into Miss H's account was correct. It pointed out that Miss H had been given the chance to re-count the money herself, but had refused. And she'd confirmed the £80,400 amount on the electronic confirmation pad in the branch.

Miss H was still unhappy. In Santander's final response letter on 6 July, it set out in detail what had happened, and Santander's processes, which had been followed. The complaints manager said he was as confident as he could be, not having been present, that branch staff had followed the correct process and had acted honestly, and had counted the money in an area visible by Miss H and also on the CCTV. He pointed out that although Miss H had said she and her accountant had counted the money previously, it had then been stored insecurely in Miss H's home for some days. And it hadn't been possible for the staff to check whether there was any money left in the carrier bags, because Miss H's relative / carer had taken the bags when she'd left after become frustrated at how long it was taking.

Miss H wasn't satisfied and contacted this service. She told our investigator that she hadn't watched staff counting the money all the time. She said that she hadn't seen the staff use a machine count the money, and had only seen one person counting, not two.

Our investigator didn't uphold Miss H's complaint. She'd seen testimonies of the branch manager and cashier, which followed Santander's procedures for large cash deposits. The investigator said that although she hadn't been able to view the CCTV, she didn't think it probable that only one person had been counting and they'd only done this by hand. Nor did she think it was likely that notes had been stuck together.

Miss H wasn't satisfied. She told the investigator that yes, she'd been given the chance to count the money herself at the branch, but said she'd refused because she had a migraine. She said she hadn't been given the opportunity to take the money away as Santander had said. The investigator asked whether Miss H would have taken it home again, but she said no, because of the amount of money.

Miss H said she was concerned that this service might be colluding with Santander. The investigator explained that we're an impartial service, and sometimes find in favour of a bank and sometimes in favour of a customer, and that we don't work in favour of anyone. The investigator also told Miss H that there are other ways she could proceed, such as going to court.

Miss H asked for an ombudsman's 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.

It isn't possible for me to know for certain what happened here, because I wasn't present. But it often happens that there's a conflict of evidence, and in those circumstances I take my decision on what I think is more likely than not to have happened, taking into account all the evidence and all the circumstances of the case.

Miss H said she went to the branch with £91,100, and there's a recorded phone call between Miss H and Santander in which she agrees that she had decided to keep the £1,700 new polymer notes. This means that Miss H believes she should have had a credit for £89,400. Instead there was a credit of £80,400, in other words £9,000 difference.

There's a conflict of evidence about how the counting was done. Miss H says she only saw one person counting, and by hand not by machine. Santander says that two staff counted, and the two staff have provided testimonies saying that they counted the money together, and did it only by machine, having obtained Miss H's agreement to counting by machine because of the large amount involved.

I consider it's most likely that the money was counted by machine. First, this was Santander's policy for large amounts of cash deposit. Secondly, counting by machine would be quicker and more reliable than counting by hand. I also accept that two Santander staff counted the cash. Many banks require two staff to deal with large sums, which is an understandable security precaution. I consider it's much more likely than not that two Santander staff counted Miss H's money, and that they did so by machine.

I don't think it's likely that £9,000 of notes would have stuck together. A problem of this amount would have made the machine jam, and no-one who was present has said anything about this. And while one or two notes sometimes might stick together, I don't think it's at all likely that so many notes would stick together.

I'm particularly persuaded that the amount paid in was as Santander had said because:

- The money was counted at the counter, where Miss H was watching or could have watched if she'd wanted to;
- Santander gave Miss H the option of taking her money home and not paying it in. She chose not to do this;
- Miss H authorised on the counter electronic pad that she had paid in £80,400. I have seen the electronic confirmation of this.

Given these factors, I think it's more likely than not that the amount paid in to Miss H's account on 28 June was £80,400.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 30 January 2024.

Belinda Knight  
**Ombudsman**