

The complaint

Miss A complains that Bank of Scotland plc (trading as Halifax) has refused to pay her a £120 shortfall, which she says she credited to her current account via cash deposit machines.

Miss A is represented by Mr H in this matter. In my decision, I will refer to Mr H's submissions as if they were coming from Miss A directly.

What happened

The circumstances of this complaint are well known to both parties, so I will not repeat them all again here in detail. But I will provide an overview of events below.

On 14 February 2023, Miss A says she attended – with Mr H – a Halifax branch to deposit £1,500 into her current account. She says she did this by using two separate cash deposit machines. Miss A explains she used two machines because she was pushed for time and the first machine was operating slowly.

Miss A argues that only £1,380 was credited to her current account. She raised this matter with Halifax requesting it pay her the shortfall of £120. As Halifax declined to do this, Miss A raised a complaint which she also referred to our Service.

One of our investigators considered Miss A's complaint and did not uphold it. Because Miss A did not accept the investigator's findings, this matter has been passed to me to make a decision.

What I have 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 agree with the conclusions reached by the investigator for reasons I set out below.

But first, I would like to say at the outset that I have summarised this complaint in far less detail than the parties involved. I want to stress that no discourtesy is intended by this. If there is a submission I have not addressed, it is not because I have ignored the point. It is simply because my findings focus on what I consider to be the central issues in this complaint.

Miss A argues she deposited £1,500 but, Halifax argues it was in fact £1,380.

When it comes to complaints where it is one word against another, the fairest approach is to consider any documentary, technical and/or independent evidence which may support either party's position.

Halifax has provided technical evidence which shows that, on 14 February 2023, two in-branch cash deposit machines were used to credit £480 and £900 respectively to Miss A's current account. These credits are also reflected in Miss A's bank statements. Based on this evidence, I am persuaded, on balance, that Miss A deposited £1,380 in total using the cash deposit machines in question.

I can see from the technical evidence that on 15 February 2023 – a £20 surplus was found in one of the cash deposit machines (carried over from 14 February 2023). I have reflected on whether this might be linked to Miss A's alleged shortfall. Having done so, I am not persuaded, on balance, that there is a link. I say this because Miss A's position is that the alleged shortfall amounted to £120. So, if this were accurate, I would expect the technical evidence to reflect a £120 surplus – rather than £20. It could be possible, as Halifax has suggested, that the £20 surplus is linked to another customer's transaction. But, it is not necessary for me to make a finding on this.

Taking all the above points together – I do not find that Halifax has done anything wrong in the circumstances of this complaint. Therefore, I will not be asking it to do anything further.

My final decision

For the reasons set out above, 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 A to accept or reject my decision before 8 September 2023.

Tony Massiah
Ombudsman