

## **The complaint**

Mr M complains a branch counter cheque for £1,000 he was issued by Nationwide Building Society (Nationwide) has been lost, and it has failed to investigate his complaint properly.

## **What happened**

Mr M says in 2021 he withdrew £1,000 from his Nationwide account by way of a counter cheque but this has been lost. Mr M says Nationwide haven't properly investigated this matter and wants Nationwide to refund this sum to his account.

Nationwide says it has carried out a full investigation of Mr M's account but could find no evidence of a £1,000 counter cheque withdrawal. Nationwide says it has seen other counter cheque withdrawals since 2021 but these are all fully accounted for. Nationwide says it has asked Mr M for any evidence he might have regarding the £1,000 withdrawal, at which point it would investigate the matter further.

Mr M wasn't happy with Nationwide's response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator says although he asked for specific dates relating to the £1,000 counter cheque withdrawal from Mr M, this hadn't been forthcoming. The investigator says Nationwide had checked Mr M's account back to the beginning of January 2021 and there wasn't any £1,000 withdrawals made, as Mr M claims. The investigator noted there had been other counter cheque withdrawals made by Mr M, but these were for different sums and had all been re-deposited back into his account with Nationwide.

Mr M didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman 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 won't be upholding this complaint and I will explain how I have come to my decision.

I can understand it would be worrying for Mr M to believe a counter cheque for £1,000 had gone missing. When looking at this complaint I will consider if there is any evidence to suggest such a counter cheque had been issued by Nationwide and if it had carried out sufficient checks to investigate the matter.

Mr M's complaint centres around the fact at some time in 2021 he requested a counter cheque from Nationwide which was debited to his account with them, but the cheque was misplaced, and Mr M wants this sum credited back to his account. Mr M also feels Nationwide haven't sufficiently investigated the matter.

While I understand the points Mr M has raised here, like the investigator I can't see Mr M

has provided any evidence to support his claim that a £1,000 withdrawal by way of counter cheque was made from his account with Nationwide since early 2021. This service has been provided with copies of statements covering the period in question but again there's nothing to indicate a £1,000 counter cheque withdrawal.

I can see Nationwide have carried out a thorough investigation of Mr M's account with them, in fact Nationwide have searched its records and Mr M's statements going back to January 2017 and can find no evidence for the £1,000 counter cheque withdrawal Mr M refers. As explained by the investigator Nationwide have advised this service that other counter cheques had been issued in the past for different amounts, but these have all been accounted for.

So, while I can see Mr M feels strongly about this matter, without any further evidence from him showing the withdrawal of £1,000 from his account during the time period he refers to, I am unable to say such a counter cheque for this sum was ever issued by Nationwide or debited to his account.

With that in mind I'm satisfied Nationwide have carried out a full investigation here, but there's no evidence to show a debit to Mr M 's account with them for this sum during the period he refers to.

While Mr M will be disappointed with my decision, I won't be asking anymore of Nationwide.

### **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 Mr M to accept or reject my decision before 23 October 2023.

Barry White  
**Ombudsman**