

The complaint

Mrs C complains some of her money went missing when she went to make a cash deposit in branch to her Santander UK PLC ("Santander") account.

What happened

Mrs C says she went into her branch to deposit £2020 in cash, however, the cashier informed her that the cash amounted to £1750 and not £2020. Mrs C says this isn't correct and she's sure she brought £2020. She wants Santander to refund her the missing £270.

Santander says it's checked the CCTV from the branch, spoke to the staff there and checked the cash till balances for the day. From the evidence it's reviewed it says there is no evidence that it did anything wrong here and it believes Mrs C must have brought £1750 in cash and not £2020.

Our investigator considered this complaint but decided not to uphold it. Mrs C was unhappy with this, so the complaint has been passed to me for a 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.

Firstly, I need to be clear that I cannot investigate a claim of theft. That would be a criminal matter for the police to investigate. Our service is an informal dispute resolution service which aims to help financial providers and their customers settle disputes. By considering the evidence supplied by both parties, I will be giving an opinion on whether the financial provider has done anything wrong. So, I will only be looking at the procedures and processes Santander followed and whether it did anything it shouldn't have.

Mrs C says she went to the branch to deposit £2020 in cash which she had kept in a zip pocket in her handbag. She says the cashier took the money and turned around to the cash counting machine to count the money. Mrs C says she took an unusually long time to do this and then came back to her and said there was only £1750. This was deposited into her account, but Mrs C says £2020 should have been deposited into her account because this is the amount she brought to the bank. Mrs C hasn't provided any other evidence to support what she's said about handing over £2020 in cash.

Santander says it has investigated the matter and there is no evidence that it has done anything wrong. Santander have provided the cash till records from the branch, and this doesn't show any discrepancies. Santander also says it has looked around in the branch to make sure the money was not accidentally dropped in the area. Santander says the cashier counted the money back to Mrs C to show her that there was only £1750. This matches Mrs C's account of the events. And Mrs C says she then went home to check if the money got lost along the way. But there is no evidence that Mrs C objected to this at the time.

Santander says they have CCTV of the events which shows that the money was counted by

their machine three times before the cashier returned to Mrs C. I've not been able to see the CCTV so I've not been able to rely on this to reach my decision. Ultimately, I only have what both parties have said and the cash till receipts which show no discrepancies for the day. So, without any stronger evidence that Santander have done anything wrong I won't be upholding this complaint.

I know Mrs C will be disappointed with this outcome, but as things stand, I have no evidence that Santander has done anything wrong so I am not upholding this complaint.

My final decision

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 11 April 2024.

Sienna Mahboobani
Ombudsman