

## **The complaint**

Mrs T has complained that HSBC UK Bank plc miscounted her cash deposit of nearly £600 when she took this to her branch.

## **What happened**

Mrs T took coins and notes with her to deposit into HSBC when she visited her local branch in January 2024. She didn't have an exact figure how much this amounted to but believed it was about £600.

Mrs T was concerned that she was rushed when she was in branch and the money taken away from her and counted. She was told the amount was £213.38 and she disputed this. She was worried that nobody treated her concerns seriously and she was fobbed off. But HSBC believed they'd told her to come back the following day as the till wouldn't be checked until then.

With assistance from her family, Mrs T went back and HSBC confirmed that the tills had balanced so they believed the amount they'd credited her account with was correct. They later undertook to send her a copy of the CCTV which HSBC believed showed only £213.38 was given in by Mrs T. Mrs T provided HSBC with a copy of the video which showed the money laid out before she took it into the branch. She believed this showed the money was nearer £600 than £213.38.

As HSBC would not reimburse Mrs T, she brought her complaint to the ombudsman service.

Our investigator noted that HSBC had never provided the CCTV to Mrs T although they had offered her the opportunity to view it in branch. This was no longer available nor was there any evidence of the paying in slips and how the money was made up. However, he felt it was most likely that HSBC had counted the amount correctly.

Mrs T and her representative continued to dispute this finding and was convinced she was right. She's asked an ombudsman to consider her complaint.

## **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've reached the same outcome as our investigator. I'll explain why.

I appreciate Mrs T's view – which she feels is backed up by her video – that she was depositing nearly £600. So, I can imagine her shock when she was told this was only £213.38. However, I've seen nothing to see that Mrs T had ever counted up all the notes and coins she was depositing so there was no nearer estimation than about £600. There's a video but I can't see from that the amount of money is what Mrs T believes it is. Mrs T's son, who's representing her in her complaint, has accepted the amount may be closer to £400. All I'll add is that the number of coins alone doesn't appear to be the amount they hope.

I note there is now no CCTV evidence that HSBC can share with us. Based on the fact they knew this amount was in dispute, I'm surprised they didn't take more care with it. However, I can see from their contemporaneous notes that the CCTV was viewed by HSBC at the time, and they confirmed this matched the deposit of £213.38 that was credited to Mrs T's account.

I accept that Mrs T and her representative may have a different view, but I don't believe there'd be any reason why HSBC would lie about this. I'm aware that many people don't trust banks, but I'm not convinced in this situation they'd directly lie. Particularly as at the time they confirmed this, HSBC still expected to be able to arrange for Mrs T to view the CCTV.

I'm satisfied that HSBC credited the right amount of notes and coins deposited by Mrs T.

I know how disappointed Mrs T will be in this outcome but I'm not going to ask HSBC to do anything further.

### **My final decision**

For the reasons given, my final decision is not to uphold Mrs T's complaint against HSBC UK Bank plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs T to accept or reject my decision before 19 December 2024.

Sandra Quinn  
**Ombudsman**