

The complaint

Mrs K is unhappy that Metro Bank PLC have been unable to locate a cash deposit her husband made into one of Metro's machines.

What happened

Mrs K's husband visited a Metro branch and deposited approximately £720, mostly in coins, into a Metro machine using Mrs K's Metro debit card. Mrs K's husband received a receipt for the deposit, but Mrs K noticed that the money never credited her account.

Mrs K asked Metro to locate the missing money, but she no longer had the receipt to confirm the deposit. Mrs K asked Metro to check the CCTV footage which she felt would confirm that her husband had made the deposit. However, Mrs K couldn't confirm the exact date and approximate time that her husband had visited branch, and so Metro declined her request. Mrs K wasn't happy about this, so she raised a complaint.

Metro responded to Mrs K and explained that they'd checked the machine in question and all the money deposited into the machine during the days that Mrs K had specified had been accounted for, meaning that there was no money deposited into the machine that remained unaccounted for.

Metro also confirmed that they weren't willing to review branch CCTV footage unless Mrs K could provide an exact date and rough time that her husband had been in branch. Mrs K wasn't happy with Metro's response, so she referred her complaint to this service.

One of our investigators looked at this complaint but felt Metro's response to Mrs K was reasonable and so didn't uphold the complaint. Mrs K didn't agree with the view put forward by our investigator, so the matter was escalated 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.

Mrs K has said that her husband deposited roughly £720 into a Metro machine, most likely on either 26 or 27 March 2024. I've taken Mrs K's testimony in this regard into account. However, as an impartial party, I've also considered the information provided by Metro. And this includes that Metro have checked the machine in question for the dates that Mrs K has provided, and they've found that all money deposited into that machine has been correctly allocated into the relevant accounts.

If Mrs K's husband had made a deposit using Mrs K's card which hadn't been allocated to Mrs K's account, it would be expected that this amount would still be unallocated. But as explained, there isn't any unallocated money that corresponds to the amount Mrs K has said her husband deposited. And unfortunately, Mrs K hasn't been able to provide a receipt of deposit which would confirm the deposit and on what date and at what time it was made.

All of which means that while Mrs K has said that her husband did make a deposit, there is no receipt to confirm that deposit and the machine the money was supposedly deposited into doesn't have any unallocated funds from the dates that Mrs K has said the deposit was made. As such, in consideration of all this information, I don't feel that it's unreasonable to conclude that it's most likely the case that Mrs K's husband didn't make a deposit on the days that Mrs K has suggested he did.

Of course, that isn't to say that Mrs K's husband didn't make a deposit. But it is to say that I feel that it's now for Mrs K and her husband to reassess their position on when that deposit may have been made and to provide a definite date and approximate hour when that deposit may have been made.

If Mrs K can reasonably provide an alternative date, then I would expect Metro to check whether there are any unallocated funds from that date that correspond with the amount that Mrs K's husband has told Mrs K that he deposited into her account. But I wouldn't expect Metro to consider reimbursing any claimed amount to Mrs K in the absence of confirmatory proof such as I've described.

I'm aware that Mrs K would like Metro to check the CCTV footage for the entire two days that Mrs K has said her husband may have made the deposit. But I don't feel that Mrs K's request in this regard is reasonable, given that absence of any unallocated funds on those days and the considerable time and resource that watching two full days of CCTV footage would entail for Metro.

All of which means that I won't be upholding this complaint or instructing Metro to take any further or alternative action here. In short, this is because I don't feel it's likely that Mrs K's husband did make the claimed deposit on the days Mrs K has suggested, and because I feel that it's now for Mrs K to provide a reasoned alternative date suggestion to Metro if she feels that the deposit may have been made on a different date.

I realise this won't be the outcome Mrs K was wanting, but I trust that she'll understand, given what I've explained, why I've made the final decision that I have.

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 Mrs K to accept or reject my decision before 24 December 2024.

Paul Cooper
Ombudsman