

The complaint

Mr B complains that Metro Bank PLC failed to properly credit his account after depositing cash in a store and provided poor customer service.

What happened

Mr B explained that he'd sold a vehicle and together with some extra cash, thought he had £10,000 in total. He described depositing the cash in his local Metro store where the cash was weighed by the cashier.

The machine showed the cash amounted to £10,200 and Mr B was provided with the £200 and deposited the rest into his account. Metro have stated that the cash was put into a drawer and later counted to check it. At that point it was realised there was less cash than they'd told Mr B he'd deposited. Mr B was called about the problem and was told various different amounts had been counted. The final tally of his cash was £8,900 and Mr B's account was adjusted to show this. Metro carried out checks of their other tills and machines at the store to see if any extra funds had been found. No other unexpected funds were found and the various tills were found to balance.

Mr B was unhappy with how Metro had handled his deposit and maintained that he thought he'd deposited £10,000. During a follow up conversation with the manager, Mr B felt he was treated poorly and complained to Metro about the deposit and his treatment.

Metro investigated the issue and reviewed CCTV of the cashier's area and checked the various tills. After reviewing the evidence, Metro couldn't find any additional deposits, but accepted that they'd let Mr B down with their service. Metro offered Mr B £50 which he declined.

Mr B then brought his complaint to the Financial Ombudsman Service for an independent review. It was looked into by one of our investigators who reviewed evidence from both parties. Mr B explained what had happened but hadn't any evidence to show the amount he was depositing on the day. He stated that the money was counted the night before and amounted to £10,000. Mr B was also unable to view CCTV of the deposit.

Metro provided details of the tills they were using on the day and explained how they'd checked the CCTV which only showed the cash being deposited into a drawer by the cashier. Metro carried out a full accounting of the cash at the store and confirmed their cash holding matched their records.

Our investigator thought that Metro had probably miscounted the cash deposited by Mr B and didn't uphold that aspect of his complaint, but he did think Metro had let Mr B down with how they'd handled the situation. He recommended that Metro pay Mr B £250.

Mr B disagreed with the investigator's outcome and asked for a further review of the complaint which has now 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.

The essential aspects of this complaint are that Mr B believes he deposited £10,000 and Metro recorded only £8,900 when they recounted his deposit. There's clearly a difference between what either party believes, therefore I have to base my decision on the balance of probabilities. In other words what I believe was likely to have happened based on the available evidence.

Mr B told us that he'd recently sold a vehicle and together with other cash he had, was depositing £10,000 into his account. It's difficult to be certain what was deposited as there's no evidence of what cash Mr B had with him, nor anything I've seen that showed the sale of a vehicle. What Mr B has said is that it was counted the night before by a family member and he was told it was £10,000.

When Mr B turned up at the bank, he was told it was £10,200 and £200 was returned to him. So here we have a difference already in what was expected to be deposited because Mr B thought it was only £10,000. Metro have reported that the cash was put into a drawer on its own which they've also confirmed after reviewing CCTV.

It was then counted and reported to Mr B by telephone that there was a problem. Mr B was given different amounts by Metro staff which I'm sure wasn't helpful to him. Mr B was consistent throughout that he thought he was depositing £10,000 and the changes in the amounts of his deposit no doubt left him with little confidence about what Metro were doing with his cash. Ultimately, Metro checked their tills and the rest of the store for unexpected cash and nothing was found. They re-checked the deposit and found it to be £8,900.

I accept that this is a finely balanced complaint and it's apparent that Metro weren't operating as well as they might have expected that day. I do think that Metro let Mr B down with how they dealt with his deposit whilst he was in store and subsequently when they were trying to determine the exact amount he'd deposited. But, I don't think there's enough evidence to say that they credited Mr B's account with the wrong amount. I have to take into account the fact that Metro recognised the problem the same day and tried to sort it out. There were multiple staff members involved in counting and recounting the funds, so it seems unlikely that they would be unable to find unexplained cash at the store.

I've also thought about the lack of evidence that can shed light on the amount Mr B brought in with him that day. I'm sure he thought it was £10,000 as that's what he'd been told the night before and he'd have no reason to question that. But, as it can't be confirmed what he was carrying, I don't think – along with the other evidence I've considered, that there's enough to say that Metro lost part of his cash.

Customer Service

Metro accepted that they'd let Mr B down with how they'd handled the situation, and how Mr B was communicated with in the aftermath of his visit. I agree, Metro dealt with the deposit poorly by allowing a counting machine to be used that hadn't been checked prior to Mr B's deposit and they then repeatedly miscounted the cash, telling Mr B different amounts. Metro offered Mr B £50 for their lack of customer service, but I don't think that sufficiently recognises the impact this had on him. Our investigator recommended a total payment of £250 for the way Metro handled the situation, including the impact this had on Mr B. I think that's a reasonable amount considering what he experienced.

I appreciate Mr B was unhappy when he wasn't able to view the CCTV. I've also not been able to review it, so have accepted the report from Metro about what it covered and I have no reason to doubt their conclusions about this.

Putting things right

In order to settle this complaint, Metro are to pay Mr B £250 for the way they handled the deposit and how they dealt with him after it became apparent there had been an error.

My final decision

My final decision is that I uphold this complaint in part and instruct Metro Bank PLC to settle the complaint as I've set out above. For the avoidance of doubt, I don't uphold Mr B's complaint about the actual amount that was deposited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 23 September 2022.

David Perry
Ombudsman