

## The complaint

Mr and Mrs E have complained that Barclays Bank UK Plc failed to credit their bank account with the correct amount following a large deposit of coins they made at a branch of the bank.

## What happened

Mr E said he had saved a large amount of coins at home. Mr and Mrs E said they had counted them up and they amounted to £3,160 in £2 coins. They arranged to deposit them at a branch of Barclays. Mr and Mrs E said they were surprised to be given receipts for what they told the bank they had and that the coins would be counted later. They said Barclays would contact them if there was a discrepancy.

Barclays did contact Mr E saying there was a discrepancy and instead the coins amounted to £2,310 in £2 coins. When Mr E called back directly the branch was closed. Mr E then phoned the telephone banking number and was told an email would be sent to the branch to contact him the next morning. He was also told he could collect the coins back.

Despite chasing several times Mr and Mrs E said they didn't hear from the bank. Sadly, at this time Mr E's father suffered a stroke and was seriously ill in hospital. So, the ability for Mr and Mrs E to chase all this was consequently hampered.

Barclays said the coins were counted by two people in front of CCTV given the amount involved. The process was double checked given the discrepancy between the figure from Mr and Mrs E and the figure counted by the bank. Barclays also produced the branch ledgers to show there was no discrepancies between March and June 2022.

On this basis the investigator didn't think Mr and Mrs E's complaint should be upheld. Mr and Mrs E remained dissatisfied, so their complaint was passed to me to decide.

I issued a provisional decision on 9 March 2023 and I said the following:

*'Having done so I'm not upholding this complaint on the main issue of the discrepancy, but I am upholding it for some compensation for the lack of customer service Mr and Mrs E suffered. I'll now explain why.*

*First, I do understand and appreciate that Mr and Mrs E will be very disappointed with my decision about the discrepancy. However, I can only decide the matter on the basis of the evidence before me.*

*Barclays said from the receipts it gave Mr E on 11 May 2022 on the basis of what he said the coins in varying coin bags amounted to and the tallies from the operatives later counting it, there were the following discrepancies.*

- £76.20 – the bank counted £74.80
- £252.00 – the bank counted £251.80
- £438.00 – the bank counted £438.00

- £6.97 – the bank counted £9.56
- £270.00 – the bank counted £270.00
- £9.32 – the bank counted £11.72
- £41.30 – the bank counted £48.40
- £3,160.00 – the bank counted £2,310.00

So, Mr and Mrs E thought they were depositing £4,253.79. And Barclays counted out £3,414.28 the difference being £839.51.

*I also understand that Mr and Mrs E truly do believe they counted out £2 coins in the sum of £3,160.00 but they were also counting a significant number of coins of varying dominations. And as can be seen from the above, some of the totals given by Mr E to the cashier were different to what he said they had added up to, sometimes more and sometimes less. I don't consider that's too unusual either as it was a significant amount of money to be counting out in coins. However, I am more persuaded with the significant checks and balances in the system employed by Barclays that on balance Barclays' totals of amount of coins lodged is more likely to be correct.*

*Like every bank, Barclays has to have systems and checks on the receipt of cash and coins, to ensure nothing goes astray or indeed goes into the wrong hands. Barclays explained to us that Mr and Mrs E's coins were counted by two people in view of the CCTV. And that this is a standard process given the amount of coins deposited by Mr and Mrs E.*

*Then Barclays said that because the total counted by its operatives didn't match the amount that Mr and Mrs E said they were depositing, it then counted the coins again. Furthermore, it provided evidence to show that there were no discrepancies in the branch's ledgers between March and June 2022. So, taking all this into account I am more persuaded that the total sum of money in coins which was deposited was the total Barclays counted of £3,414.28 and not £4,253.79 as Mr and Mrs E believed.*

*I do appreciate that Mr and Mrs E feel they should have waited in the branch until all the coins were counted but since Barclays properly had a system for such counting I don't consider it was wrong to give the receipts initially on the basis of what Mr E said he was depositing and explaining contact would be made if there were discrepancies. I also don't consider anything turns on the fact the CCTV footage is no longer available. Due to the fact the operatives knew they were being watched by CCTV in counting the coins I don't consider it's likely it would have shown anything.*

*I do however think the bank staff should have phoned Mr E back as the telephone banking department promised and indeed, they should have dealt with Mr and Mrs E in person when they went into the branch too. The discrepancy was significant to Mr and Mrs E and some level of customer service should have been offered to them at that time and it wasn't. I consider this unnecessarily aggravated things for Mr and Mrs E considerably, causing further trouble and upset. Therefore, I consider Barclays should pay Mr and Mrs E the sum of £150 compensation for this. Had more care been taken by the branch staff, Mr and Mrs E might have understood things better from the start.'*

Barclays said it agreed with my provisional decision. Mr and Mrs E remained unhappy. They said the following:

- They remained surprised they didn't have to wait until the coins were counted and were surprised that they couldn't make an appointment for this.
- They said that unlike what I said in the provisional decision, they couldn't collect the coins back because they couldn't contact the branch on the day because it was shut following the call about the discrepancy.
- They explained that the coins were collected and stored in tins of different denominations, for example £1 coins altogether, £2 coins altogether and so on. These were counted bagged and then checked and that they have copies of the workings out. They could accept some discrepancies as the ones I highlighted were negligible. But they couldn't accept discrepancies as regards the £2 coins. They mentioned the £2 coins were periodically weighed to give an approximate indication as to the value.
- They said Barclays were fully aware that they disagreed with the discrepancy so why didn't it keep and store the CCTV footage? Since that's the case, then no weight should be given to the fact the coins were counted under CCTV.
- They appeared to disagree with my thoughts that if more care had been taken by branch staff at the time, Mr and Mrs E would have understood things differently. They maintain they always understood the issues. They mentioned that the branch staff had just found out that day that their branch was earmarked for closure so many had received the news they would lose their jobs so it would be understandably that many branch staff were quite rightly upset and distressed that day.

### **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 again, I remain of the view that I am not upholding this complaint on the main issue of the discrepancy, but I am upholding it for some compensation for the lack of customer service Mr and Mrs E suffered.

I'm afraid the weight of the evidence is in Barclay's favour given the systems and checks it had in being. I do agree with Mrs and Mrs E that the CCTV should have been kept and stored given the apparent discrepancy but as Mrs E rightly pointed out the branch was closing down, so whilst it is regrettable it wasn't preserved, nonetheless it served as part of the process of how, coins of the number Mr and Mrs E wanted to deposit, was managed.

It's not for me to detail precisely what sorts of systems and checks Barclays or indeed any bank should have for the deposit of such a huge number of coins. What matters is that there was a system in place and checking and double checking was part of that system to include the operatives counting the coins knew they were being observed by CCTV. It's also not for me to detail that Barclays should have given Mr and Mrs E an appointment and counted out the coins in front of them or whilst they waited. My authority doesn't extend that far. However, I do find it reasonable a system with checks was in being and it was followed. Crucially for me the branch's ledgers showed no discrepancies at the time Mr and Mrs E deposited their coins. And it would have shown this, had there been any miscounting if there had been an amount of £839.51 unaccounted for. More so since it was in hard cash such as coins.

Therefore on the evidence before me I don't consider Barclays has done anything wrong as regards the counting of the coins and there were several discrepancies between what Mr and Mrs E thought and what was counted, albeit not as large as the discrepancy of the £2

coins. And again, I do appreciate and understand Mr and Mr E remain unhappy with my decision.

It remains my view that the service received by Barclays once the discrepancy was noticed fell short of what I would have expected. And it remains my view that compensation of £150 should be paid to Mr and Mrs E for this.

### **My final decision**

So, for these reasons it's my final decision that I uphold this complaint in part.

I now require Barclays Bank UK Plc to pay Mr and Mrs E the sum of £150 compensation for the trouble and upset its lack of customer care caused them.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E and Mrs E to accept or reject my decision before 18 April 2023.

Rona Doyle  
**Ombudsman**