

The complaint

Mr R complains that Metro Bank PLC failed to correctly deposit funds into his account.

What happened

Mr R had been collecting coins and together with his wife had counted them. He believed at the time that the total was around £1,170. Over the next few weeks, additional coins were added to the collection and Mr R believed it had reached about £1,270.

Mr R, together with members from his family visited a Metro branch and used their coin deposit machine to count the coins and deposit the funds into his account. Mr R sought help from the Metro staff who showed him how to use the machine.

Two separate deposits of coins were made, one totalling £256.79 and the other £407.59. The total coins counted by the machine was £664.38, which was later deposited into Mr R's account. Mr R was expecting to see a much higher amount deposited and raised the issue at the time with Metro staff.

The bin used to collect coins was immediately removed from the machine and sealed by staff. It was later collected by a third-party company responsible for maintaining the machine. They later reported that the machine was operating properly and only a small excess of funds were found when they counted the coins (about £2.00).

Mr R complained to Metro about what had happened and said that he'd been told by staff members that other customers had experienced difficulties with the machine. Metro told Mr R that the money credited to his account was correct and they couldn't see any error with the machine when he deposited the coins.

Mr R brought his complaint to the Financial Ombudsman Service for an independent review. It was looked into by one of our investigators who reviewed the evidence provided by both parties. Metro were asked about Mr R's comment that other customers had experienced problems. Metro said they hadn't had any other reports of difficulties with the machine.

After considering all the evidence, Mr R's complaint wasn't upheld as the evidence supplied by Metro indicated that the machine had correctly counted the coins deposited into it and no excess was found.

Mr R disagreed and asked for a further review of his 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 coin deposit machine used by Mr R was managed at the time by a third party. Once Mr R raised the issue with Metro staff, they immediately removed the bin that was used to collect all the coins up till that point and sealed the bin. This ensured that no further deposits

could be made into the bin and allowed the third party to count the funds later when they unsealed the bin.

So, it seems at the point the issue was raised all the coins deposited by Mr R had been put into the machine. There were no other coins contained within the machine and as the amount that Mr R believes was missing was over £600 in coins – I would think that if they had gone elsewhere in the machine – they would likely have been noticed.

Because the bin was sealed at the time, it follows that when it was collected and counted, the same amount of coins were present from when Mr R deposited his money. The count carried out by the third-party didn't show any excess funds (beyond £2.00) and their evidence indicates there was no operational problem with the machine when Mr R used it.

So, when I take all the evidence into account, it seems reasonable that the coins deposited by Mr R was the same amount later credited into his account. The money in the bin matched the deposits made into Metro accounts (including Mr R's), so it seems more likely than not the funds credited were those deposited in coins by Mr R (£664.38) and not the £1,270 he was expecting.

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 Mr R to accept or reject my decision before 10 February 2023.

David Perry
Ombudsman