

The complaint

Mr M complains that Santander UK Plc didn't credit his account with money paid in.

What happened

Mr M explains that he was in hospital. And he asked his brother to pay in £500 to his account in cash using a deposit machine on 28 February 2022. There was a problem, and he says £200 of the money had been taken by the machine but wasn't credited to his account. He asked for this to be corrected.

Santander had issued final response letters saying that it wouldn't be upholding his complaint. It said that there had been no discrepancy with the machine involved on *24 March 2022*. It asked that Mr M clarify with his brother what had happened and supply any evidence to support the claim.

Our investigator recommended that the complaint be upheld. He said that the cash deposit machine audit indicated a problem with returning notes at 9:44pm on 28 February 2022. It didn't specify the number of notes involved but this was consistent with Mr M's testimony about what happened. And Santander had offered to refund this money after his complaint was referred to this service. He also thought that Mr M should be paid £100 for the inconvenience caused by the time taken to resolve the matter. Santander agreed to pay this.

Mr M didn't agree that this was sufficient. This didn't take into account the number of visits made to a branch and the related inconvenience of following this up. He wanted £200 more compensation.

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.

I note from the information provided by Mr M that this matter was reported on his behalf to branch staff. And the missing money hadn't been credited. So, a complaint was raised through a branch on 24 March 2022.

On 31 March 2022 a member of the complaints team spoke to Mr M, and I've listened to a recording of that conversation. The member of staff at first said that she was going to refund the amount of £200 as a gesture of goodwill. Unfortunately, Mr M then said that this wasn't the issue. It was that he needed to pay in £500 a month to his account to be paid interest. And he gave her the impression that of the £500 only £300 had been paid in. That led Santander to understand that he was talking about events on 24 March 2022 when £300 had been credited. Although Mr M wanted Santander to speak again with his sister it was unable to discuss the complaint over the phone with her as she was then not with him. On 29 June 2022 it did speak to his sister as he was present with her. It clearly didn't resolve matters and still wanted information from his brother about what happened.

There has been confusion. Mr M didn't make the deposit himself due to illness and wasn't

sure about what happened when he spoke to Santander. But the position had been made clear to branch staff when the dispute was initially raised. And an opportunity to resolve things based on the same cash machine audit that I've now seen was missed.

I need to say that Mr M is the complainant here and any award for inconvenience would be made based on what happened to him and not his representatives. I also understand though the added inconvenience for him of this matter not being resolved as he was in hospital. I know he wants further compensation. I've taken into account our published guidance and applied my own judgement. Having done so I think that the total amount offered of £300, and I understand already paid on 31 March 2023, is reasonable. So, I'm afraid I won't be increasing.

My final decision

My decision is that I uphold this complaint in the sense that Santander UK Plc should credit him with the deposit of £200 and pay him compensation of £100 making a total of £300 and as it says it has already now done.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 22 September 2023.

Michael Crewe
Ombudsman