

The complaint

Mr M complains to Nationwide Building Society that he paid a cash amount into his account in September 2022, but it didn't appear in the account until October 2022.

What happened

Mr M called Nationwide in 2023 to ask why the cash amount he'd paid into his account in September 2022 hadn't appeared on his statement until October 2022. Initially Nationwide couldn't find a deposit into Mr M's account in September. During later calls with Nationwide Mr M was told the amount he recalls paying into the branch was paid into the account in October 2022, and that this showed in the November statement.

Mr M complained to Nationwide that he recalled paying the amount into the branch in September and felt that Nationwide hadn't done a thorough search when he initially called to find out what had happened to his money.

Nationwide said it received a cash deposit for the amount Mr M identified on 25 October and not September, and that it was credited to the account the same day. Nationwide apologised that in its calls with Mr M it had initially failed to check the account for October, and that its advisors had provided incorrect telephone numbers for Mr M to use to check the progress of his complaint.

Mr M brought the complaint to the Financial Ombudsman Service and one of our Investigators looked into things. The Investigator thought there was no evidence to show the cash deposit was made in September and thought that the £100 Nationwide had already paid Mr M for the poor service provided by its telephone advisors was fair and reasonable to resolve the complaint. Mr M asked that an Ombudsman decides the complaint.

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.

My role as an Ombudsman is to consider the submissions and evidence provided by Mr M and Nationwide before I make a decision about a complaint. In this case, although I may not necessarily refer to every comment and evidence, I have considered them. Where there is insufficient evidence for me to be sure about what happened and when, I've made my decision based on what I think is more likely to have happened. I understand Mr M will be disappointed, but for very much the same reasons as our Investigator, I've decided that the £100 Nationwide has already paid Mr W is a fair and reasonable remedy to resolve the complaint. I will now explain why.

The cash deposit

Mr M says he recalls receiving a cash amount in September 2022 and that he went to the branch on a Wednesday to deposit the cash. Mr M hasn't been able to provide a copy of the receipt he would have been issued at the time of the deposit. The statements for the account

record the funds were credited to the account on 25 October 2022. Nationwide has provided a screenshot of its system that supports the cash amount was paid into Mr M's account around mid-day on 25 October.

I acknowledge that Mr M believes he paid the cash into his account in September 2022, but taking into account the evidence I've referred to, I'm persuaded it's more likely than not Nationwide received the cash deposit on 25 October. In this regard, I won't be asking Nationwide to do anything else.

Telephone calls with Nationwide

Whilst trying to find out what happened to the cash deposit he made, Mr M called Nationwide four times at the end of August 2023. Nationwide accepts the service it provided in these calls wasn't as good as it should have been. Nationwide says it should have searched to see if the payment had been received in August, September, and October 2002 – but initially only looked for a deposit in September. Nationwide accepts its advisors provided contact numbers for Mr M to call to raise a complaint, but these were internal numbers and Mr M couldn't initially make contact with the complaints team. In another call, Nationwide accepts that it didn't tell Mr M it had received his complaint, but simply left a note for the complaint handler to review the letter.

Nationwide has already paid Mr M £100 to reflect the inconvenience and frustration these calls caused Mr M.

These calls happened over relatively brief period in late August 2023. Mr M was left frustrated that Nationwide couldn't tell him that it had received his letter of complaint and went on to provide contact numbers that he wasn't able to use. Nationwide did write to Mr M on 25 August to confirm it had received his complaint and provided a telephone number for Mr M to call the complaints team. But I can understand why Mr M was frustrated by the poor level of communication Nationwide provided in the calls. However, I'm satisfied the payment of £100 Nationwide has already made to Mr M is a fair and reasonable one to resolve the complaint and is line with the guidance we provide on our website:

<https://www.financial-ombudsman.org.uk/consumers/expect/compensation-for-distress-or-inconvenience>

My final decision

For the reasons provided above, I've decided that Nationwide Building Society doesn't need to do anything else to resolve the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 29 March 2024.

Paul Lawton
Ombudsman