

The complaint

Ms C has complained that Nationwide Building Society won't credit a cash deposit she says she made.

What happened

In January 2024, Ms C went to a Nationwide branch and withdrew £100 in cash. She recalls that at the same time, she also deposited £200 cash into her accounts at a completely different building society while at the Nationwide branch.

Nationwide investigated but found absolutely no record that that deposit ever happened, and Ms C did not have any receipt or other evidence of it.

Our Investigator looked into things independently and didn't uphold the complaint. Ms C didn't agree, so the complaint's been passed to me to decide.

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 type of transaction Ms C recalls making was not actually possible. Nationwide and her other building society are two completely different businesses. It was not possible for her to deposit cash into the separate building society via her Nationwide branch. And Ms C did not have any receipt or other record of the alleged deposit.

According to the electronic records for that branch, the only transaction Ms C made that day was the £100 withdrawal. The electronic records would show every attempted transaction, and there is no record she ever tried to deposit any money in that Nationwide branch on that day. Similarly, the transaction history for her account only shows the withdrawal.

I can appreciate why Ms C would like to see CCTV footage. That kind of footage is only kept for a short time – for this particular branch, 90 days – so I'm afraid it's much too late for me to be able to view it now. It was automatically deleted as usual. If it's any consolation, the footage was highly unlikely to have been detailed enough to show what any staff keyed in on their screen, nor exactly how much cash was or wasn't handed over, nor exactly what was discussed. But back when Ms C complained and the footage was still there, Nationwide did check it. As far as they could see, only the £100 withdrawal took place.

If Ms C had given £200 of cash to Nationwide which didn't get credited, then I'd expect the till to have had £200 or so of extra cash in it afterwards. But the relevant till was checked and was found to have balanced, and there was no other money found to be unaccounted for.

In summary, the transaction Ms C recalls making was not actually possible, and she has no evidence it happened. On the other hand, the relevant evidence substantiates that that deposit did *not* happen. So I don't have a fair basis on which to conclude that the deposit happened, nor to tell Nationwide to pay Ms C. I do appreciate that this is not the outcome Ms C was hoping for. But given the evidence at hand and the balance of probabilities, I'm unable to reasonably reach any other conclusion.

My final decision

For the reasons I've explained, I don't uphold Ms C's complaint.

This final decision marks the end of our service's consideration of the case.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms C to accept or reject my decision before 2 December 2024.

Adam Charles
Ombudsman