

## **The complaint**

Mr N complains Barclays Bank UK PLC (“Barclays”) failed to make up the £2,000 missing from a cash withdrawal he made in branch, and he would like the disputed amount refunded.

## **What happened**

The facts of this complaint are well known to both parties, so I won’t repeat them in detail here.

In short, Mr N says he arranged a cash withdrawal from the branch of £10,000 in £20 notes. He collected the cash in person, but when he counted the money at home, he realised it was £2,000 short. He was also unhappy that he was given the money in £50 notes and not £20 notes as requested. Mr N says he would like Barclays to pay him the missing amount.

Barclays says it has checked the CCTV footage and the tills and balancing reports from around the time. It says having reviewed this evidence it’s satisfied that it gave Mr N the correct amount of money. The funds were provided in £50 notes, instead of £20 notes as requested, but Barclays says this would’ve been mentioned to Mr N and agreed to before he took the cash. So, Barclays says it hasn’t done anything wrong.

Our investigator considered this complaint and decided not to uphold it. Mr N wasn’t happy with this outcome, so the complaint has been passed to me for a final 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.

Where there’s a dispute about what happened, and the evidence is incomplete or contradictory, I must make my decision on the balance of probabilities – in other words, what I consider most likely to have happened in light of the available evidence.

Mr N says he was not given the correct amount when he made a £10,000 cash withdrawal from Barclays. He says he counted this money at home and made a complaint about the missing funds the next day. There is no other evidence provided by Mr N to support what he says happened. This doesn’t mean I think Mr N is being untruthful, it simply means I don’t have any other evidence which might persuade me that Mr N’s version of events is the most likely.

Barclays says it reviewed the CCTV footage of the cash exchange and it is confident that Mr N was given £10,000 in cash. It says the footage shows that the £50 bundles were taken from the safe and these had been counted and sealed at the cash centre off-site. Barclays says it is very unlikely the cash centre would’ve counted this incorrectly as the money is counted, weighed and checked under dual controls before being sealed. And it says the bundles are tightly sealed in a paper wrapper so it would be evident if money had been removed after. Unfortunately, the CCTV footage is no longer available for me to view, so I

only have what Barclays has said, and this alone does not persuade me that Mr N was given the correct amount.

However, from what we already know cash centres are closely monitored and checks and balances are in place to ensure mistakes are not easily made. Mr N's evidence is that he was given two £50 note bundles, which he says were each short £1,000. But I do think it is likely that if Mr N was given two sealed bundles of £50 notes from the cash centre, these would've been correctly counted.

Barclays has also provided evidence of the tills from the branch and the balancing reports from around that time. Neither show any discrepancies which would persuade me that Mr N's money was left unaccounted for in the branch. As I have no persuasive explanation of how and when £2,000 went missing, I think it's more likely Mr N was given the full £10,000 before leaving the branch.

Mr N also complained that he wasn't asked for any verification when he came to the branch to collect the funds. However, Barclays has provided a screen shot of their system notes of the cash collection which shows that it has recorded PIN-sentry identification. This means Mr N's card and PIN were used on a PIN-sentry device as verification before the cash was handed over. And without any stronger evidence to the contrary, I am satisfied that the correct verification was carried out before the transaction.

Mr N says he asked for the cash to be in £20 notes, but he was provided £50 notes. Barclays says the cashier would've informed Mr N that his request could not be fulfilled, and he would've agreed to the £50 notes before accepting the cash. And as identified by our investigator, Mr N says he saw the £50 notes while in the branch, but he didn't raise this at the time or refuse the funds on this basis. So, I think Mr N accepted the cash in £50 notes at the time.

For the reasons outlined above I think it's likely Mr N was provided the full cash amount of £10,000 on 13 May 2024 and I think he was correctly verified for this transaction. So, I don't think Barclays need to do anything further here.

### **My final decision**

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 22 April 2025.

Sienna Mahboobani  
**Ombudsman**