

## **The complaint**

Miss G has complained Nationwide Building Society made an error when crediting her account with cash.

## **What happened**

In March Miss G went into her Nationwide branch to deposit £265. This would bring up the amount in her account to £300 which she needed for a holiday later in the year.

When Miss G returned to her branch in June to withdraw £300, she was told there was only £200 in her account. After checking the deposit she'd made after Miss G left the branch in March, the advisor realised she'd credited £100 too much to Miss G's account. Miss G's passbook was updated with the corrected amount.

Miss G complained as she believed £265 was the correct amount and was also upset Nationwide had taken three months to correct this error. Nationwide paid Miss G £75 in compensation.

Miss G brought her complaint to the ombudsman service.

Our investigator wasn't convinced by the evidence Nationwide provided. He asked them to pay £100 to Miss G.

Nationwide wouldn't agree and have asked an ombudsman to consider Miss G's 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.

Having done so, I've reached the same conclusion as our investigator. I'll explain why.

Miss G has been consistent in her evidence to our service that she was always depositing £265 to her account as she knew this would take her balance to £300.

Nationwide, on the other hand, has said their advisor remembers Miss G's attendance in branch and when asked, believed Miss G was unaware of the amount of money she was paying in. I find this slightly surprising and do wonder whether this isn't quite the truth. There's nothing to indicate why Miss G would have been so memorable.

It seems odd to me that the money initially credited to the account was exactly the amount that Miss G thought should be credited. She could see this when her passbook was updated which she took away with her. I appreciate that Nationwide has stated this was just a typing error where the advisor typed in 2 rather than 1. This is obviously possible, but it seems more likely to me that Miss G actually did deposit £265.

I've reviewed the evidence Nationwide has provided to confirm 8 £20 notes and one £5 note were properly counted. But like our investigator, I don't find this as convincing as I'd like to

see in these circumstances.

Overall, I believe Miss G deposited £265 into her Nationwide account.

### **Putting things right**

Based on what I believe, Nationwide will need to credit £100 to Miss G, along with the relevant interest for this account effective from 4 March 2024.

### **My final decision**

For the reasons given, my final decision is to instruct Nationwide Building Society to:

- Pay back £100 to Miss G; and
- Add relevant interest to this amount for Miss G's savings account from 4 March 2024 to the date of settlement.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 6 January 2025.

Sandra Quinn  
**Ombudsman**