

The complaint

Mr F has complained Lloyds Bank PLC didn't credit his bank account properly when he paid £500 cash into his account.

What happened

In early October 2024 Mr F went into a Lloyds branch to pay in cash and a cheque. The cash was in an envelope which he believes he handed over to the cashier. There was £500 worth of notes in the envelope. Mr F noticed that his account was only credited with £5 and complained to Lloyds.

Lloyds reviewed the data about cash balances in the branch but found no discrepancy. They sympathised with Mr F but didn't believe they'd done anything wrong.

Mr F brought his complaint to the ombudsman service.

Our investigator reviewed the evidence. Mr F couldn't confirm whether he'd ever counted the cash himself in the envelope as this had been given to him by a friend to pay their share for a break away. Lloyds didn't have anything to show that £500 was handed over by Mr F. Overall she felt the evidence showed Lloyds had done nothing wrong.

Still upset, Mr F has asked an ombudsman to consider his complaint. He's also thinking about whether to report what happened to the police.

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 outcome as our investigator. I'll explain why.

Where there is a dispute about what happened, I have based my decision on the balance of probabilities. In other words, on what I consider is most likely to have happened in the light of the evidence.

It's worth stating that I can choose which weight to place on the different types of evidence I review, including technical evidence, provided by financial institutions along with complainants' persuasive testimony.

When considering what is fair and reasonable, I'm required to take into account: relevant law and regulations; regulators' rules, guidance and standards; codes of practice; and, where appropriate, what I consider to have been good industry practice at the relevant time.

To help me make my decision I've reviewed Mr F's testimony along with the evidence that Lloyds has provided. This includes their cash control sheets for the day that Mr F went into the branch. This shows no discrepancy for the day – meaning that the cash they received in was all matched by credits into accounts.

Our investigator also explained she'd got information from Lloyds about their process of managing old notes that had been taken out of circulation.

It's clear that from the evidence submitted by Lloyds that they have no record of Mr F paying in anything other than the cheque and £5 in cash. The cashier involved doesn't remember the transaction specifically but this is unsurprising as they were asked about this event more than a few months afterwards.

I know that when Mr F went into branch to complain about what had happened – as the initial review by Lloyds was carried out by the branch – he was unable to clearly identify the cashier himself.

There is no CCTV available from that day because of the time that has passed.

I appreciate Mr F's strong conviction that he wouldn't bother paying in as little as £5 cash, but he was also paying in a cheque at the same time for £2,100. I note that this cheque was subsequently returned unpaid. He has also been unable to say definitively whether he'd ever opened the envelope containing the cash so there is a possibility that, for some reason or another, this didn't contain £500 as he believed but only £5.

Unfortunately there is not sufficient evidence to show that Lloyds did anything wrong and I won't be asking them to credit the money Mr F wants.

My final decision

For the reasons given, my final decision is not to uphold Mr F's complaint against Lloyds Bank PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 28 May 2025.

Sandra Quinn
Ombudsman