

The complaint

Mr U complains that Lloyds Bank PLC credited £12,270 to his account when he paid in £15,270.

What happened

Mr U visited a branch of Lloyds on 5 December 2024 and says he paid in £15,270. He didn't check the receipt when it was handed to him in branch but did so during the following weekend. He noticed that only £12,270 was showing as being credited to his account and visited the same branch on 9 December 2024. He was kept waiting for a considerable time before being told that the tills had balanced on 5 December 2024 and therefore Lloyds couldn't accept that a mistake had been made in what was paid in. Mr U was unhappy both with the service he'd received on 9 December 2024 and the bank's rejection of his claim. He said he believed the cashier who served him had "pocketed the money". So, he raised a complaint.

In its final response, Lloyds agreed the service in branch had been poor and awarded £60 compensation. But it said the tills had balanced and there was no evidence that the funds credited were incorrect. It further said it couldn't review the CCTV footage, but it had no reason to doubt the integrity of the member of staff. Mr U was unhappy with this response and brought his complaint to this service where one of our investigators considered it.

Our investigator's opinion was that Lloyds credited the correct money to Mr U's account. They felt Mr U's assertion that the cashier had taken the money and "put it in their pocket" wasn't one that was likely to have happened. They felt the compensation awarded was sufficient. Mr U remained unhappy and asked that an ombudsman review the complaint again. So, it'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.

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

I don't dispute that Mr U believes he took £15,270 into the Lloyds branch to pay in. However, all the evidence I've seen submitted by Lloyds confirms £12,270 was counted by the machine. Mr U has told us that the branch provided him with a receipt for the credit, but he didn't check it whilst in branch. He did so over the following weekend. I've asked Lloyds if it has a copy of the paying-in slip generated by the machine – but it's unable to find it. So, I have to rely on the evidence Mr U has given us which is that the receipt shows a deposit of £12,270 and the bank's records show a credit to Mr U's personal account of £12,270.

I've also looked at Lloyds branch records regarding any discrepancies in their till balancing. And there were none of any significance.

Mr U has said he believes the cashier “pocketed the cash” and therefore there wouldn’t be a cash discrepancy – but he thinks the CCTV footage would’ve proved his point. Most usually, the CCTV footage, if available which it isn’t in this case, doesn’t confirm what customers believe it will. In this case, I haven’t seen any CCTV footage but based on the testimony I’ve had from the bank, I would expect it to have shown what Mr U thinks it would’ve.

I’ve considered all Mr U’s testimony, including why he had such a large amount of cash, where he kept it before trying to pay it in and why he chose to pay it in to his personal current account. We also asked why the receipt wasn’t checked in branch immediately. Mr U has given his explanation of all these points. But I’ve also taken into account a previous incident which Mr U says happened at the same branch less than a month previous, where he was given £5,000 less than was actually withdrawn from his account. I would’ve expected, with this incident so recent and so fresh in Mr U’s mind, that the receipt would’ve been checked immediately. But Mr U said during a call with our investigator that he “checked these things when he got home and when he had time”. On balance, compared to all I’ve seen from Lloyds, I don’t find there’s sufficient evidence from Mr U to show that he tried to pay in £15,270.

Mr U has also mentioned the poor service in branch on 9 December 2024 which Lloyds has accepted and paid compensation for. I confirm that the compensation awarded by Lloyds is in line with what I would’ve awarded had it not already done so.

So, I won’t be asking Lloyds to do anything further.

My final decision

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

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

Stephen Farmer
Ombudsman