

The complaint

Mr J complains Nationwide Building Society says he handed over £980 when he was making a cash deposit when he handed over £1,000.

What happened

Mr J has a joint account with Nationwide with a substantial balance.

On 28 February 2025 Mr J says he went into branch to pay £1,000 in cash into his account. He says he counted and recounted the money four times to make sure the amount was correct and that his partner checked the amount to be deposited too. When his money was put into a counting machine, however, Mr J says the machine registered £980 rather than £1,000. Mr J says he reluctantly handed over another £20 in order to complete his deposit. He says he checked his records when he got home and he was £20 short. He complained to Nationwide saying that the counting machine had stuttered and stopped a couple of times during the count indicating a fault. He wanted his missing money and / or evidence that the machine had been independently checked for faults.

Nationwide looked into Mr J's complaint and said that the agent who was helping that day had counted the money he'd handed over manually before putting it into the counting machine and that they'd also counted £980. Nationwide also said that it had checked its records for that day and the next working day and everything had balanced. In the circumstances, it didn't uphold his complaint.

Mr J was unhappy with Nationwide's response and the fact that it hadn't returned the counting machine to the manufacturer to have it independently checked for faults sending him a copy of their report. He said that Nationwide hadn't rule out the agent having taken the missing money either. Ultimately, he complained to our service.

One of our investigators looked into Mr J's complaint and said that they wouldn't be asking Nationwide to take any further action as the evidence they'd seen indicated that the cash had been correctly counted and that there was no issue with the counting machine. Mr J was unhappy with our investigator's conclusions saying that they were based on sweeping uncorroborated statements and that our investigator hadn't even mentioned the possibility of the machine being faulty on the day. He also said that the agent had only just completed her training. He asked for his complaint to be referred to an ombudsman for a decision and for details of similar cases to see if we've ever upheld a complaint like this. His complaint was, as a result, passed to me.

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.

Both parties have sent us evidence to support their case. Nationwide's case is that Mr J handed £980 in cash to its agent and Mr J's case is that he handed £1,000 to its agent and then another £20 when they claimed he was short. As an impartial and independent service,

our role is to make findings based on what we consider is more likely than not to have happened. In this case, I'm satisfied that Nationwide's evidence is detailed and specific whereas Mr J's evidence is more general. I'll give an example. Nationwide has sent us evidence to show that the agent counted Mr J's cash before it was put into the machine and counted £980 and that the cash balances at the branch balanced that day and the following days whereas Mr J has said he has meticulous records at home and they show he's £20 short without sharing those records with us or how they would evidence that he handed over £1,000 to Nationwide's agent.

Having taken all of the evidence into account, I agree that it's more likely than not that Mr J handed £980 in cash to the agent he was dealing with rather than £1,000 as I'm satisfied Nationwide's evidence is stronger. Because of that, I agree that this is a complaint that we shouldn't be upholding.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 11 June 2025.

Nicolas Atkinson
Ombudsman