

The complaint

Mr D complains about a large shortfall when he withdrew cash from a Lloyds Bank PLC branch.

What happened

The detailed background to this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

On 23 December 2024, Mr D visited a Lloyds branch to withdraw £4200 in £50 notes from his bank account.

Mr D explains that the cash was for presents, it was placed in an envelope by Lloyds without being counted to him and, when he opened the envelope the following day, he found it only contained £2,200.

Mr D returned to the Lloyds branch when it reopened to advise them about the missing £2,000 but, after checking, Lloyds were satisfied they gave Mr D the correct amount.

Mr D brought this dispute to our service, but our investigator considered that, *'on balance, it was more likely that this transaction was accurately carried out'*.

As Mr D remains dissatisfied this complaint has been passed to me to look at.

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'm not upholding this complaint against Lloyds, and I'll explain why.

I should first say:

- I'm very sorry to hear about Mr D's distress over the large shortfall following his cash withdrawal.
- I've carefully considered all the points both parties have made, and I'll focus on what I think are the important points to reach a final decision.
- Where the evidence is incomplete, inconclusive, or contradictory (as it is here), I reach my decision on the balance of probabilities - in other words, what I consider is most likely to have happened in light of the available evidence and the wider circumstances.

In this case it isn't possible to know when or where the cash went missing, whether this was before Lloyds passed Mr D the envelope or after. This is because Mr D didn't check the money before leaving the branch and it wasn't until a day later that he opened the envelope.

It is unfortunate that Mr D wasn't able to check the cash and validate the amount before he left the branch. However, from reviewing Lloyds' submissions, including the teller's

testimony, I'm not persuaded that Mr D was denied the opportunity to check the cash. Lloyds have a clear procedure and process for customers checking cash transactions, which their staff are aware of, so I think it more likely than not that Mr D didn't make a request.

Considering Mr D had previously expressed some concerns about Lloyds' staff (in another complaint to our service), I was surprised he didn't make such a request. Also, whilst I recognise Mr D strongly contests that he had ever previously complained about cash shortfalls, there is testimony from another branch teller that Mr D *'has made a previous claim that he was shortchanged by me, again by a large amount'*.

Lloyds have confirmed their counting machine was working as it should've been and have been able to clearly demonstrate the process they undertake to ensure cash accuracy before passing it to a customer. Also, they've evidenced the checks they undertook and that there wasn't a cash discrepancy when their cash stock was balanced at the end of the day.

Although CCTV isn't available, this would be more focussed on customer areas and I don't think Lloyds' staff made an error in not retaining it, as it would've been focussed on customer areas rather than cash preparation. Also, there is testimony that there were no faults or issues with the counting machine and the procedure for cash is that it is initially checked and sealed under dual control. In addition, Lloyds' teller is experienced, and Lloyds haven't had any reason to question his honesty and integrity.

Having considered Lloyds' submissions, the available evidence suggests that Mr D was given the correct amount of cash.

I appreciate Mr D disagrees and whilst I'm not doubting his account, and I do empathise with his situation, I'm mindful that he had the cash for a period of time before checking it and noticing the discrepancy, and it isn't possible to know what happened to the envelope. So, there is a possibility that the cash might've gone missing in this period.

I appreciate Mr D will be very disappointed but, having considered the above and all the information on file, I also think on balance it's more likely than not that the transaction was accurately carried out. So, I don't think it would be reasonable for me to ask Lloyds to make up the shortfall that Mr D later discovered and I'm not upholding this complaint.

My final decision

My final decision is that I do not uphold this complaint against Lloyds Bank PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 31 July 2025.

Paul Douglas
Ombudsman