

The complaint

Mr R complains that Starling Bank Limited has lost about £65,000 from his account.

What happened

Mr R says about £65,000 is missing from his account. He says his account was locked by Starling and believes that a family member may have opened a related business account. Mr R says he has account statements that show the missing money, but Starling says the money was never in his account. He would like his money returned.

Starling says it closed Mr R's account in the later part of 2024. It says Mr R tried to open a related business account. Starling says its bank account statements are not the same as the statements Mr R has provided. It doesn't accept the £65,000 was ever in Mr R's account.

Mr R brought his complaint to us and our investigator didn't uphold the complaint. The investigator didn't think there any evidence of unauthorised access to Mr R's account and thought the evidence suggested it was Mr R that tried to open the business account. The investigator thought the two statements varied significantly and that the one Mr R provided did not have the daily balance. The investigator thought it more likely Starling's statement was more credible than the copy Mr R provided.

Mr R doesn't accept that view.

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 have come to the conclusion that I don't uphold this complaint.

I have looked at the business account opening documentation and can see that an application was made some months after Mr R says the money went missing from his account. And I can't see how anyone but Mr R could have opened that business account or that issue is relevant as the account was never opened.

The main issue here is that Mr R has an account statement that shows that there was a balance in around July 2024 of about £65,000. And Starling's records show that there was never such a balance or payments into the account that amounted to that figure.

I have looked carefully at the statements Mr R has provided and compared them to the original statements provided by Starling. I can see that they differ in content and style. For example, Mr R's statements do not have a regular account balance being shown and on page 15 there is list of letters as well as numbers which on the face of it do not make any sense.

I am satisfied that on balance that the account statements Starling has provided are accurate and do not have any evidence on them of being altered. I also think that the statements Mr R has provided have clear evidence on them of being altered. I say that as

the daily balance is missing and there is clear evidence of figures being inserted into the statements. So, it follows that I don't think Mr R's account ever had the payments made into it that amounted to the account balance of over £65,000. And I don't think that Starling has lost the money or that it has sent it to an unauthorised third party.

I can see that Mr R says he has additional evidence that would assist him, but I can't see he has supplied that to us and think he has had some time to do so. I would have expected Mr R to have provided some evidence of where he says the money came from and evidence from the sender.

Overall, I am satisfied that Starling's records are correct, and that Mr R's account did not have the balance he says it had. I also think the account statements he has provided have been altered in order to demonstrate an incorrect balance.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 2 September 2025.

David Singh
Ombudsman