

The complaint

Mr A complains that Barclays Bank UK PLC (Barclays) refuses to reimburse him for a discrepancy on a cash deposit he made at a branch.

What happened

On 24 April 2025, Mr A says he deposited £12,000 cash into his account via an automated teller machine (ATM) in a Barclays branch.

He says that he noticed that only £11,500 had been deposited when he finished, and not £12,000 which he was expecting, so he raised the discrepancy with a member of staff in the branch and was told that it wasn't possible to check at the time, but that somebody would call him the next day once a check had been completed.

As no call was received by the next day, Mr A chased Barclays and requested a review of the camera footage be conducted. Mr A was told by the branch manager that they would look into the matter and call him back.

A few days later, as no further call had been received from the manager as promised, Mr A raised concerns and said he did not trust Barclays and that it had lied to him and was trying to scam him out of £500.

The branch manager called Mr A to confirm that despite further balance re-counts and checks being conducted on the ATM, no discrepancy was showing on the balance and no issue with the ATM had been noted. So, the £500 Mr A said he was missing, remained unaccounted for.

As Mr A remained unhappy, he escalated his concerns, and the matter was reviewed again. Barclays agreed the service it had provided to Mr A was not acceptable and an award for £25.00 was made to Mr A in relation to this, but it said that as the branch had checked and rechecked the amounts deposited and only £11,500 was accounted for, it was unable to uphold this aspect of Mr A's complaint.

Mr A proceeded to refer his complaint to this service for review, and our investigator reviewed everything in full independently but based on the evidence he did not uphold the complaint. He said that Barclays had been fair in its investigation, and that based on the information presented it was reasonable to conclude that only £11,500, had been deposited into the ATM by Mr A.

But Mr A disagreed and said that Barclays was acting fraudulently by refusing to credit his account with the missing £500. He said that Barclays had not provided proof that they did not have his money, and that it failed to call him as promised and wanted to see proof that it did not have his money.

As no agreement could be reached, the complaint has now been passed to me for a decision.

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 is a dispute about what happened, as there is here, and the evidence is incomplete or contradictory, I must reach my decision on the balance of probabilities – in other words, on what I consider is most likely to have happened in light of the available evidence.

Mr A maintains he deposited £12,000 as cash into the ATM and says that he knows this because he had counted the money before he went to the branch to deposit it. He believes that Barclays is not to be trusted, and it has not proved that it doesn't have his money.

Barclays, as part of its submissions, shows evidence of the ATM activity that occurred at the time Mr A made the cash deposits and states there is nothing to show that an additional £500 was deposited into the ATM at the time the other deposits were made by Mr A. So, based on the above there's clearly a distinct difference in what both parties are saying.

Barclays mentions that it was not possible to deposit all the cash in one go. This was due to the machine being limited to how much it was able to take as a deposit, which was a maximum of £4,000 at a time.

So having reviewed the ATM audit information, I can see that money was deposited by Mr A via five separate consecutive transactions for £110: £2,900; £3,250; £3,260 and £1,980 and it shows that Mr A confirmed each deposit before proceeding on to the next. Each deposit also comprised of a combination of various note denominations and all the deposits when totalled, show that £11,500 was received by the ATM.

The information Barclays has provided shows there were no errors with the five deposits Mr A made, and apart from what looks like the ATM re-checking itself again when the deposit for £3,260 was made, for any money that may have been presented elsewhere in the machine, it shows that the deposits were successful and Mr A confirmed the amounts deposited and so was likely in agreement with the information provided. It's also evident from the same information that the ATM did further checks for money in the purge bin - which is where money is generally found when it's not showing as a credit on an account - throughout the day, and no errors were picked up at any point.

Mr A says that it was only on finishing the deposit that he noticed that it was showing as £500 short, and so he raised this with a staff member and requested that the machine be checked. But the evidence does not suggest that any other money, was registered as received by the ATM.

I can see that Barclays also asked the branch staff to provide further comment on what happened and any recollection of the events that transpired when Mr A made his cash deposit and I note that they said that the ATM in question was counted and re-counted following Mr A's concerns being raised and that it balanced correctly each time.

So again, I've given great thought to the audit information presented in relation to the cash deposits Mr A made, to distinguish whether there was any possibility of an error being made by Barclays during its review of the matter. Having done so, from what I can see, I'm satisfied that no errors are apparent.

It seems likely that the money Mr A maintains is still missing, would have been deposited in a mix of different note denominations - as seen with all the other deposits received by the

ATM. This suggests that a further £500 would have required a large number of additional notes to have been deposited into the ATM – so such a significant discrepancy not to be mentioned in the audit information seems inconsistent with the other information presented.

No money was either found, or recorded as deposited anywhere else within the ATM, including the machines purge bin, so I am satisfied, there's no plausible explanation for a further £500 having been deposited into the ATM.

I note Barclays has mentioned that proof of each deposit – a receipt so to speak - was an option available to Mr A. But it says that no receipts or proof of the deposits were presented by Mr A during its investigation. I can also see that our investigator requested sight of this information from Mr A along with requesting evidence for where the funds came from, as a means to cross reference the total cash figure Mr A said he was looking to deposit, but again I haven't seen anything was produced to this effect. Instead, Mr A provided a copy of his Barclays statement which showed the deposits that had been credited to his account and explained that the money was part of his savings.

As mentioned previously, Barclays have confirmed that the ATM in question was without any fault on the day Mr A used it, and audit data for transactions made on the machine by other customers both before and after Mr W made his deposits, all seem in order with no errors presented and with it balancing the following day when it was checked. So, I'm persuaded that as the evidence outlines each deposit Mr A made, and suggests there was no malfunction of the ATM on the day in question, it's difficult to conclude that it wasn't £11,500 that was deposited by Mr A.

Mr A felt that reviewing the CCTV footage of him making the cash deposits would have proved what he had stated happened, and that Barclays refusing to do so led him to mistrust it. I can see he also mentions that Barclays maybe didn't take his request seriously because his name isn't of English descent, so it didn't care to deal with the matter as they would have had he been English. I can appreciate why Mr A was aggrieved by Barclays decision not to review CCTV footage at the time and I was sorry to hear that he was made to feel this way, but having reviewed this further, I haven't seen anything to suggest that Barclays intentionally refused to do so because of this reason.

Barclays says that CCTV footage is no longer available for review due to the passing of time, which I agree is unreasonable, especially given Mr A made the request for it to be reviewed the day after the deposits were made. But even though this is unfortunate, given the weight of other evidence I've seen, primarily the audit evidence relating to the ATM Mr A used, which then coincides with the ATM balancing the next day - and given the nature of the query relates specifically to the amount of money that was deposited - I don't think that reviewing the CCTV footage in itself, would have clarified for certain how much money had been deposited. So, I don't think it makes a difference to the outcome.

I'm sorry to disappoint Mr A and I appreciate his strength of feeling on the matter, and that he says he is certain that he went into the branch with £12,000, and that this was what he believed was deposited into the ATM, but given the information presented is clear in showing only £11,500 was deposited, it wouldn't be fair or reasonable for me to hold Barclays responsible for Mr A's missing money.

Finally, I note Barclays acknowledged the service it provided to Mr A when he raised his concerns, fell below what was expected and caused him inconvenience in having to chase the branch for a call back which could have otherwise been avoided. Barclays awarded Mr A £25 in recognition of this failure on its part. As I think this was fair and reasonable given the circumstances presented, I won't be asking Barclays to do anything more here.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 4 December 2025.

Sukhdeep Judge
Ombudsman