

The complaint

Mrs M and Mr M complain that Santander UK Plc ("Santander") failed to properly dispense cash, leaving them with a substantial shortfall after visiting a branch.

What happened

Mrs M and Mr M explained that they needed cash to pay for ongoing building work. They'd experienced difficulties when withdrawing smaller amounts of cash, so decided to withdraw a larger sum (£25,000) and keep it locked in a safe where they were staying.

They made arrangements with Santander to collect the cash which had to be ordered into the branch. Mrs M carried out the collection of cash, whilst Mr M waited in a car outside.

The cash had been pre-counted into £2,500 bundles and placed into sealed plastic bags. The supervisor who had access to the counting room removed the bags and handed them to the cashier. When the transaction was first put through the system, an error occurred, and the bags were taken back into a secure room whilst the problem was sorted out.

Once the cashier was happy that the error had been dealt with, the bags were again brought out and handed back to the cashier. The cashier later reported that he discreetly counted the bags whilst Mrs M was at the counter and placed them into a plain white envelope.

Mrs M entered her details into the chip and PIN machine to authorise the withdrawal and took the envelope straight to her car. Mrs M and Mr M said they returned to the house they were staying in and put the envelope into a safe. At the time, Mrs M and Mr M were using their son's house whilst there's was being renovated.

They said that only Mrs M and her son knew the combination to the safe. Their son and family were not staying at the house at the time. About two weeks later, the builders were due the next instalment payment and Mrs M removed the envelope from the safe. It was at that point she noticed the envelope only contained eight bags, not ten as expected.

Mrs M and Mr M said there was a shortfall of £5,000 (two bags). They reported this to Santander who reviewed the actions that had taken place the day of the withdrawal. Santander asked an unrelated senior manager to review the situation. After reviewing the branch audit records, statements from the staff who were involved with the withdrawal and looking through some CCTV footage, they couldn't see that any error had occurred.

They declined to make any further payment to Mrs M and Mr M. Unhappy with the initial review, they complained to Santander who again looked at the situation. Santander declined to change their position.

Mrs M and Mr M then brought their complaint to the Financial Ombudsman Service for an independent review. An investigator was assigned to look into the issue and asked both parties for information.

Mrs M and Mr M provided testimony of the events and images of the empty bags (x8), along

with the outer envelope.

Santander provided details of their records and copies of statements made by relevant staff present during the withdrawal. Santander weren't able to provide CCTV due to a technical issue, but they did provide a statement from someone who'd reviewed it after the event. It was stated that it's not clear from the coverage that the bags can be seen, so it's doubtful that CCTV would conclusively show what happened.

After reviewing the evidence, the investigator concluded that Santander hadn't provided sufficient evidence to show what had been handed over at the counter. They commented that there was no evidence to show the money was counted by more than one person and they weren't satisfied that the correct amount of money was given to Mrs M. It was recommended that Santander refund the £5,000 with additional interest applied to this figure.

Santander didn't agree with the investigator's recommendations and asked for a further review of the complaint. As no agreement could be reached, the complaint has been passed to me for a decision.

As part of my own investigation, I asked Santander to provide some further detail about the banking on that day in the branch. Santander provided that information. Overall, the Santander evidence couldn't show any unidentified amounts of money that could explain the two missing bags which amounted to £5,000.

I issued my provisional findings on the merits of Mrs M and Mr M's complaint on 1 July 2025. In my provisional findings, I explained why I intended not to uphold their complaint and offered both sides the opportunity to submit further evidence or arguments in response. An extract of that decision is set out below and forms part of this final decision:

"What I've provisionally 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.

I understand this provisional decision will come as a shock to Mrs M and Mr M. Now that Santander have asked for a further review of the complaint, it's my role to provide an independent review of the evidence and make an objective assessment based on the available evidence.

Where the information I've got is incomplete, unclear or contradictory, as some of it is here I have to base 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.

I would like to stress that having reviewed all the evidence, I don't doubt the integrity of what's been provided by Mrs M and Mr M. Their recollections are both consistent and made with a genuine belief that there was an issue within the branch when they attempted to withdraw the funds for the builder.

However, I'm required to base my assessment on both parties' evidence and having examined the data provided by Santander, I haven't been able to identify any point within the withdrawal process that points to an error. Without that, it would be difficult to ask Santander to refund the missing money.

I've no doubt the funds were missing when Mrs M opened the envelope, but the evidence doesn't point to Santander being responsible for it. Both parties' assessment of what happened in the branch isn't particularly different from each other's. The bags of cash were

moved from the counting room to the counter and back again whilst the back-office checks cleared up the original problem with the withdrawal. Once that had been dealt with, the money was brought back out again, and the cashier's statement says he discreetly counted the bags whilst Mrs M was in front of him.

Given that there were only ten bags to count, it's difficult to see how this was done wrongly. Of course, I'm not saying that a mistake wasn't possible, just that it isn't likely in the specific circumstances of this complaint. The funds were ordered into the branch and had already been counted and placed into the bags. I don't have any evidence to say this was done incorrectly. What this means here is that it's the number of bags as opposed to the count of the notes that is the issue here.

I've also taken into account that Mrs M was present at the counter whilst the withdrawal was being processed and had agreed to the transaction by authorising it through the Chip and PIN process using her card.

There's nothing in Santander's records that shows any excess cash found at the branch that could explain the missing funds. There are no additional factors that I've seen so far that could reasonably explain this and statements from those involved support each other. I understand the investigator originally thought there were some issues with the counting or lack thereof, but my assessment is that they generally support each other's accounts.

I do understand and acknowledge Mrs M's belief that no one else had access to the safe whilst staying at her son's house. But, I'm afraid when looking at this objectively, it's more likely than not that the issue arose after the successful withdrawal was made and the money was left in a safe for a couple of weeks, rather than a problem at the branch in the relatively short amount of time those funds were held there.

I understand both Mrs M and Mr M will disagree with this provisional decision, but I'm afraid there's no real evidence that I can rely on to support their claim that it was Santander's fault."

I invited Mrs M and Mr M and Santander to give me any more evidence and information they wanted me to consider before issuing my final decision. Santander accepted my provisional decision, Mrs M and Mr M did not.

They responded, making various points, summarised here as:

- They were both very upset at the provisional decision.
- They believed it was a case of theft.
- I couldn't show that "...*the balance of probability that he can 100% prove that I received all of the £25,000.*"
- Santander failed to provide the CCTV footage despite two requests.
- The cashier didn't count the money before handover.
- The impression was that one party was telling the truth and the other was lying.
- The money wasn't touched whilst it was in the safe.

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.

Thankyou to both parties for their patience while I've reviewed the complaint in light of Mrs M and Mr M's comments.

Having done so, and as neither party had anything further to add that would change my provisional decision, I see no reason to reach a different conclusion. So, this final decision confirms the findings set out in my provisional decision.

I wanted to address some of the points raised by Mrs M and Mr M. Firstly, that there's absolutely no inference or suggestion that Mrs M or Mr M have been anything other than truthful and consistent in their version of events.

My role is to make a determination about the complaint based on an objective and impartial review of the evidence. Here, there's no evidence to suggest that the withdrawal failed somehow. Santander's evidence shows the withdrawal was authorised by Mrs M and the cash was placed in an envelope. I recognise there's some disagreement about the cashier's actions, but the evidence points more towards a successful withdrawal than any other outcome.

Also, purely based on the time that each party had the funds, it's more likely something happened outside of the bank in the two weeks or so after the funds were removed, rather than the relatively short period of time they were in the branch which had multiple steps in the withdrawal process. The various employees involved have supported each other's involvement and there's no indication that anything untoward happened.

I've also considered the issue of the CCTV, Santander have reviewed it, as has an independent manager from a different part of their business and nothing untoward was reported. We weren't able to review it due to a technical issue, so I haven't been able to confirm Santander's own summary, but I've no reason to doubt their assessment. I think it's unlikely to have been pivotal in observing what happened at the counter, although it's unfortunate that it couldn't have been supplied to Mrs M and Mr M at the time as it would have assisted their understanding of the withdrawal.

I acknowledge Mrs M and Mr M's belief that something untoward happened in the bank that prevented them from receiving all their cash. Given that there's little to support that assertion, I haven't given this much weight, but if they feel strongly about this, they are free to approach the relevant authorities to raise their concerns.

I acknowledge the strength of feeling here and my intention is not to suggest that Mrs M's or Mr M's evidence is untruthful. I also acknowledge that the loss of funds had a significant impact on their personal finances.

But, based on a balance of probabilities, I think it's more likely than not the withdrawal was successful, so I won't be upholding this complaint.

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 Mrs M and Mr M to accept or reject my decision before 16 September 2025.

David Perry
Ombudsman