

The complaint

Miss H complained about Nationwide Building Society. She complained because:

- she paid cash into a branch, and said the amount which the cashier credited to her account was less than she paid in; and
- she was unhappy with Nationwide's service and response to her subsequent complaint.

What happened

On 30 December 2024, Miss H and her son went into a Nationwide branch to pay in cash. Miss H said they'd been saving for a long time to visit an elderly friend who lives overseas, to whom her son had spoken on the phone but hadn't met.

Both Miss H and Nationwide agree that there was an error with processing the funds. Miss H's son gave his money to the cashier first, which was put to the side before Miss H's money was counted. Miss H asked the cashier if she was going to use an electronic money counter, and said the cashier told her it could get sticky so it saved time to do it manually. The cashier told Miss H that the total was £220 less than Miss H had said.

After leaving the branch, Miss H remained unhappy about the amount, so she went back.

Miss H said the cashier just said it would show up when they balanced the money. The branch manager then came up and checked, and agreed the cashier had made an error. Some of the disputed money was credited to Miss H's account, but there was an ongoing disagreement because Miss H believed there should have been £40 more than had been credited to her account. Miss H was also unhappy because she said the manager didn't apologise.

Miss H rang Nationwide's call centre, but was told there were no senior managers for Miss H to speak to, and that Miss H should go back to the branch and ask who the branch manager's supervising officer was. Miss H wasn't happy about this, and she complained in a letter to Nationwide. She said she was someone who checked matters carefully, but she was concerned that vulnerable people might miss money and be told they were confused. She also said that the manager had seemed very young to be a manager. She said she thought it took life experience to know how to handle people and evaluate situations, and she hadn't felt the manager had possessed that.

Nationwide sent Miss H its final response letter on 13 January 2025. It said that the branch manager had apologised for the error, and had re-calculated the total amount paid in, and corrected the amount credited to Miss H's account. It also said that when the branch manager had phoned Miss H to discuss her concerns on 31 December, Miss H had made derogatory and ageist remarks. It said it appreciated how frustrating the situation must have been, but it would not put up with insulting remarks. It said it hadn't had a problem with Miss H's behaviour before, but if there were any further incidents it might have to take action.

Miss H wasn't satisfied and contacted this service. She explained that with hindsight, perhaps she shouldn't have mentioned the fact that she felt the manager was too young, but she hadn't said it in a way to cause offence. She'd just felt the manager hadn't handled the situation in the way she'd hoped a manager would. She said she apologised if it was taken the wrong way, but she felt Nationwide had focused on this and not on what had actually happened.

Miss H said it wasn't right to pay money into a building society and leave with £200 of that not allocated, and without an apology. She said it hadn't been taken seriously, and it had taken a long time to save the money for the special trip. She said the cashier had been blasé and had just said it would show at the end of the day. She said she'd been made to feel guilty, when actually the wrong had been done to her.

Our investigator contacted Nationwide. It provided written evidence from the cashier, and the branch manager, which conflicted with Miss H's version of events. But Nationwide wasn't able to provide the technical information which the investigator had requested – neither the balance sheets, nor the CCTV. So the investigator told Nationwide that without this technical evidence, she was minded to uphold Miss H's complaint.

Nationwide then offered to pay Miss H £40 to cover the outstanding disputed amount which Miss H believed hadn't been deposited to her account, plus £75 compensation for distress and inconvenience.

The investigator put Nationwide's offer to Miss H. She told Miss H that she believed that Nationwide's offer of £40 plus £75 was fair and reasonable.

Miss H didn't agree.

She said she wanted to clarify that the cashier had put £200 under where you would usually put the money. Her son had asked the cashier if she'd included that money, and she'd said yes but she hadn't. Miss H also said that she'd remained calm in the situation, and believed some people would have behaved much worse in such circumstances. She said she hadn't meant to cause any offence, and she believed Nationwide had wrongly focused on this, rather than what had actually happened in the branch.

Miss H asked for an ombudsman's 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.

It's clear that Miss H was distressed about what happened, both in the branch and with her subsequent complaint. Unfortunately, however, I don't have all the evidence I'd like here. I have conflicting written accounts about what happened in the branch on 30 December. But I don't have CCTV to show the detail of what happened. Nor do I have a call recording of the 31 December call between Miss H and the branch manager, relating to which Nationwide's final response letter referred to Miss H being "derogatory and ageist." Nor do I have the till balancing information, which we'd normally expect to see.

It is however clear, and accepted by both sides, that Nationwide's cashier made a mistake when she failed to credit all the money Miss H and her son paid in on 30 December. Some of that was put right when Miss H went back to the branch, but £40 remained disputed.

In view of the lack of evidence, I can't make definitive findings about what happened, either in respect of the missing £40, or Miss H's comments about the age of the branch manager. I note, however, that Miss H said she apologised if her comments about the manager not handling the situation correctly were taken the wrong way. I hope that, if Miss H decides to continue to bank with Nationwide, both sides can have a satisfactory working relationship in future.

I've considered Nationwide's settlement offer, for crediting Miss H with the disputed £40, and paying her £75 compensation for the distress and inconvenience resulting from its error. I consider this is fair and reasonable based on the limited evidence available.

My final decision

My final decision is that I uphold this complaint. I order Nationwide Building Society to pay Miss H:

- £40 for the disputed amount which Miss H says she paid into her account on 30 December 2024, and
- £75 compensation for the distress and inconvenience which it caused her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 5 November 2025.

Belinda Knight
Ombudsman