

The complaint

Mrs B says that Nationwide Building Society took too much money off of a cash deposit where she'd accidentally entered an overly large amount.

What happened

To summarise: in November 2024, Mrs B deposited cash and a cheque into her Nationwide account at a branch ATM.

Mrs B has explained that she entered the amount as £2,210.19 by mistake. She says it should've been £2,021.19, made up of £2,000 in cash and a £21.19 cheque.

Mrs B reported this later that day. Two branch staff checked the deposit envelope and found £200 in cash, made up of ten £20 notes, and the £21.19 cheque. £221.19 was credited to Mrs B's account in total. Mrs B has complained, saying she should've been credited with £2,021.19.

Our Investigator looked into things independently and didn't uphold the complaint. Mrs B appealed, so the complaint's been passed to me to decide.

I sent Mrs B and Nationwide a provisional decision on 20 August 2025, to explain why I didn't think the complaint should be upheld. In that decision, I said:

I don't doubt that Mrs B genuinely believes she deposited £2,000 in cash rather than £200. Essentially, the two main possibilities here are that either Nationwide are in error or Mrs B is mistaken.

Both sides accept that Mrs B made a mistake when she entered the amount into the ATM. The question is really about the nature of that mistake – i.e. whether she was supposed to have entered £2,021.19 or £221.19 instead of £2,210.19.

I've listened to Mrs B's call from the day, where she did explain she'd entered £2,210.19 in error and thought she should've entered £2,021.19. Though she also gave a third figure of £2,201.19 which she said in later contact too. Then in her subsequent call, Mrs B asserted that she'd withdrawn the £2,000 cash on 18 October 2024, which she felt showed it must've been £2,000 cash she'd then brought in. However, as the staff member pointed out, the transaction she was referring to was for £20,000, not £2,000, and it was a bank transfer to her other account, not a cash withdrawal. None of that money was withdrawn in cash. So I'm afraid I do need to bear in mind that there were multiple notable mix-ups on Mrs B's part.

Turning to the deposit itself, this was checked and signed off by two members of staff, who both counted and confirmed the cash to be £200, not £2,000.

If Mrs B had deposited £2,000 in cash rather than the £200 she was credited with, then I'd expect there to have been £1,800 or so of extra cash left unaccounted for. But I've gone through the relevant balancing records and can see that everything balanced. The tills added up, the branch was holding the amount of cash and cheque deposits it was expecting to, and there was no excess or shortage. As far as I can see, there were no issues. That substantiates that the staff most likely credited the correct amount of cash to Mrs B and didn't record the wrong amount.

Mrs B raised suspicions about the branch staff, suggesting it was odd that they knew which exact notes were in her envelope. But to clarify, the envelope had a section to write down which exact notes were inside, and in that was written ten £20 notes, coming to £200 in cash. The staff checked the envelope, signed it off, and logged it. The staff didn't remember Mrs B's deposit off by heart, as she suggested – it was written down and logged. As noted before, there was more than one staff member checking, all the figures added up, and all cash was accounted for. There'd be a high bar of evidence needed to accuse the staff of committing a serious crime, and instead I've found absolutely no evidence which shows or reasonably substantiates that they took any of the money.

There's further evidence to suggest that this was more likely to have been a £200 cash deposit rather than £2,000. Mrs B kindly explained that she regularly withdrew cash from her current account and used that to pay her living costs. If there was any cash left afterwards, she'd keep it in her safe. Then once she had a fair amount stored, she'd deposit her stored-up cash at Nationwide. Mrs B provided the statements for her current account, and I'm grateful to her for going to that effort. But I'm afraid I must point out that, since Mrs B's last cash deposit, she'd only withdrawn £1,200 in cash. Even if she'd not spent a penny of that and had somehow gone without buying food or toiletries and so on, she still wouldn't have had £2,000 cash to deposit. And given Mrs B explained that she did use those withdrawals to pay her living costs, that she only deposited what was left after that, and that sometimes there was nothing left after her costs, it doesn't seem likely or plausible that she had £2,000 cash to deposit on this occasion. It seems much more likely that it was £200 in cash.

Mrs B pointed out that she normally waited until she had at least £1,000 of spare cash before making a deposit to Nationwide. And I do see that's the case. However, people do sometimes break their routine – it's probably rarer for someone to never do something different even once. And here, Mrs B already needed to deposit her cheque, which needed to be put in before it expired. So it would make perfect sense for her to also deposit her stored-up cash while she was there, even if she hadn't yet stored up as much as she usually did. Further, given that Mrs B was used to depositing four-figure sums, that may explain why she might've got mixed up and thought the cash came to £2,000 when it was £200.

Finally, I appreciate Mrs B felt frustrated that the branch didn't call her at the time about the discrepancy. It seems there was a misunderstanding where the branch thought they didn't need to call, since Mrs B already knew there was a discrepancy. But while I understand that felt frustrating for Mrs B, from what I can see the branch did most likely credit her account with the correct amount, so such a call wouldn't have changed the outcome of the matter. And there were no missed payments because of the difference – the account's balance remained healthy. As such, I don't think I have a fair basis on which to make an award there.

In summary, Mrs B's deposit was double-checked, it was recorded to have contained £200 in cash, and there was no cash left unaccounted for. Mrs B seems to have been genuinely mixed up about the figures involved, and going by her own explanation and bank statements it's not plausible that she had £2,000 in cash that day – it's much more likely it was £200. And I've found no evidence which shows any clear error or wrongdoing with how Nationwide handled the cash. As such, I currently think it's most likely that Mrs B has made an honest mistake, and I cannot fairly or reasonably tell Nationwide to reimburse her.

I said I'd consider anything else anyone wanted to give me – so long as I received it by 3 September 2025.

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.

In response to the provisional decision, Nationwide didn't add anything further.

Mrs B pointed out that she normally withdrew cash from her NatWest account, rather than Nationwide, which was why there weren't equivalent cash withdrawals on her Nationwide statements. To clarify: I was already aware of that. Mrs B had already kindly sent us her NatWest statements before the provisional decision. I used those NatWest statements to assess her prior cash withdrawals and referred to those statements in the decision.

Mrs B reiterated that she normally only deposited £1,000 or more at a time using her spare cash. And again, I can see that was usually the case. But as I explained before, looking at Mrs B's statements – from both NatWest and Nationwide – I found that since Mrs B's last cash deposit she'd only withdrawn £1,200 cash in total. And she'd explained she used most of that for her living costs and only deposited what was left over, with nothing left over at all some months. So she couldn't have plausibly had £2,000 cash to deposit this time around. It's far more likely and plausible that it was £200 cash, which also fits with the other key evidence like the deposit being double-checked and the branch's cash records balancing. Further, people can and do sometimes break from routine – it's probably rarer for someone to never do something different even once. And here, Mrs B already needed to deposit her cheque, which needed to be put in before it expired. So it would make perfect sense for her to also deposit her stored-up cash while she was there, even if she hadn't yet stored up as much cash as she usually did.

Mrs B felt confused about what was said on her calls with Nationwide. She couldn't remember getting mixed up. She reiterated that she'd reported the matter shortly after her deposit, she'd been transparent that she'd made a mistake, and she wouldn't have taken things this far if she didn't genuinely think she'd lost money.

Again, I don't doubt that Mrs B genuinely thinks she deposited £2,000 in cash rather than £200. I don't think she's being dishonest, but I must keep in mind that people can and do make mistakes or misremember things, so I have to consider that possibility too. I also accept that Mrs B called Nationwide soon after her deposit. But having listened to the calls involved, I have found that Mrs B did indeed get mixed up. Between her calls and the deposit itself, she provided three different figures for the deposit's amount: £2,210.19, £2,201.19, and £2,021.19. Then Mrs B subsequently misremembered a £20,000 bank transfer – Mrs B thought that was a £2,000 cash withdrawal, and she tried to argue that it was proof she'd withdrawn £2,000 cash shortly before the deposit. The staff then corrected her. So I'm afraid I have to keep in mind that Mrs B was getting substantially mixed up about the transactions and figures involved.

The other key evidence also supports it being more likely that the cash deposited was £200 and not £2,000. For example, the deposit was double-checked, there was no cash left unaccounted for and everything balanced, the exact notes were recorded on the envelope and match the credited amount, and Mrs B hadn't actually withdrawn enough cash recently to reasonably have £2,000 spare cash to deposit. Mrs B has now asked about the camera footage, and I can understand why she thought to ask about that. But such footage is only kept for a short time – usually less than a month – before automatically being written over. So it's much too late for me to be able to view that now. If it's any consolation, such footage was very unlikely to have been detailed enough to show exactly which notes were in the envelope. I've instead based my decision on the evidence that is available.

Mrs B reiterated that she thought the branch staff had stolen her money. But I'll reiterate that there's a high bar of evidence needed to accuse the staff of committing a serious crime. And I've found absolutely no evidence which shows or reasonably substantiates that they took any of the money. Instead, the evidence at hand – such as the evidence that everything balanced, the deposit being double checked, the discrepancies in Mrs B's figures, and the fact that Mrs B hadn't withdrawn enough cash since her last deposit to have £2,000 spare – supports it being much more likely and plausible that the staff counted the cash correctly.

While I appreciate Mrs B felt frustrated that the branch didn't call her, as I said before it seems this was just a simple misunderstanding. The branch thought they didn't need to call as Mrs B had reported herself that she'd entered the wrong figure at the ATM, so she already knew there was a discrepancy which would be adjusted. The lack of a call does not show or reasonably substantiate that the branch staff stole any money. And based on the wider evidence, it looks like the branch did most likely credit Mrs B's account with the correct amount, meaning such a call wouldn't have changed the outcome of the matter. And there were no missed payments because of the difference – the account's balance remained healthy. As such, I don't have a fair basis on which to make any award there.

So having reconsidered the case, I've come to the same conclusion as before. It's most likely and plausible that Mrs B has made an honest mistake, and the cash deposited came to £200 rather than £2,000. So I cannot fairly or reasonably tell Nationwide to pay Mrs B the alleged £1,800 difference. I appreciate this is not the outcome that Mrs B was hoping for. But given the evidence at hand and the balance of probabilities, I'm unable to reasonably come to any other conclusion.

My final decision

I do not uphold Mrs B's complaint.

This final decision marks the end of our service's consideration of the case.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 6 October 2025.

Adam Charles
Ombudsman