

The complaint

Miss M has complained Metro Bank PLC didn't correctly manage deposits into her account which she made when she went into her branch.

What happened

On 12 May 2025 Miss M went into her Metro branch. She had two envelopes with cash to deposit. She doesn't think the contents of the second envelope, which contained £380, was counted and paid into her account. She complained to Metro.

Metro confirmed they'd reviewed the CCTV evidence, along with data about cash received into the branch on that day. They couldn't find any error had been made.

Unhappy with this, Miss M brought her complaint to the ombudsman service.

Our investigator felt that Metro's evidence outweighed Miss M's belief that Metro should be refunding her £380.

Miss M continued to believe this outcome was mistaken. She's asked an ombudsman to review her complaint.

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've reached the same outcome as our investigator. I'll explain why.

Where there is a dispute about what happened, I have based my decision on the balance of probabilities. In other words, on what I consider is most likely to have happened in the light of the evidence.

It's worth stating that I can choose which weight to place on the different types of evidence I review, including technical evidence, provided by financial institutions along with complainants' persuasive testimony.

When considering what is fair and reasonable, I'm required to take into account: relevant law and regulations; regulators' rules, guidance and standards; codes of practice; and, where appropriate, what I consider to have been good industry practice at the relevant time. In this case the Payment Services Regulations 2017 are relevant as they require financial institutions to show transactions were properly executed.

To help me come to a decision, I've reviewed the evidence Metro provided as well as what Miss M has told us. I can see that when our investigator reviewed the CCTV evidence, she provided step by step information about what she could see there. This was laid out in her view of 4 September 2025.

I'm afraid to tell Miss M that I have come to the same conclusion based on a review of the

same evidence.

Specifically, the CCTV evidence backs up Miss M's testimony that she handed over two lots of cash. From this it is clear that Miss M took out cash from both envelopes and all the money was counted together. This confirms that the £380 that Miss M says was part of one envelope was counted with the money from the other envelope and this totalled £2,640. This was the money that was credited to Miss M's account.

I'm satisfied the evidence shows that the cashier counted all the money handed over by Miss M and this total was credited to her account.

Metro has also shared their cash balancing totals for this branch on the day Miss M attended. There is no discrepancy.

I appreciate Miss M believes otherwise but I can only suggest that the other envelope didn't contain the £2,640 Miss M thought it did. She may have got confused by the amount that should be credited to her account in total – £2,640 – and felt that this was what was in the first envelope.

I know Miss M feels that she's been treated unfairly but based on the evidence, I can't ask Metro to do anything further.

My final decision

For the reasons given, my final decision is not to uphold Miss M's complaint against Metro Bank PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 5 March 2026.

Sandra Quinn
Ombudsman