

The complaint

Mrs B has complained Lloyds Bank PLC kept £400 without completing a requested transfer to another account following her withdrawal of £1,000 within a branch in December 2024.

What happened

On 23 December Mrs B went to a Lloyds branch which wasn't her normal one. She asked to withdraw £1,000. She was going to give £600 of this to her daughter and wanted the remaining £400 to be transferred to another account (with a bank I'll call S). She noted £1,000 counted out by the cashier and put into an envelope. Mrs B said she presented the cashier with her debit card for her account with S and was given this back along with the envelope with the cash. Mrs B didn't receive any receipt for this transaction.

Weeks later Mrs B noticed there'd been no £400 credit into her S account. She went back into the Lloyds branch to complain. She specifically asked CCTV to be viewed.

Lloyds apologised for not making the requested transfer of £400 which they believed had been in error or the cashier may have misunderstood Mrs B. They offered her £80 for this mistake. They confirmed they didn't believe Mrs B was out of pocket.

Mrs B remained unhappy and brought her complaint to the ombudsman service.

Our investigator reviewed the evidence which Lloyds provided along with Mrs B's testimony. She felt it was most likely that £1,000 had been given to Mrs B and wasn't going to ask Lloyds to do anything further. She felt that £80 was fair compensation for their error.

Mrs B was insistent that she'd only received £600 which is the money she'd given her daughter. This money hadn't been touched at the time and when checked later was found to be just £600. She's asked an ombudsman to consider 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.

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.

To help me come to a decision, I've reviewed the evidence Lloyds provided as well as what Mrs B has told us. We've also asked whether any CCTV was available as Mrs B has been insistent about this being reviewed. As our investigator confirmed, this has not been

available since this case was brought to our service. I should, however, add that in my experience CCTV rarely shows what customers think it may. In this case, Lloyds has confirmed this wouldn't have shown whether any transfer was attempted or not.

The technical evidence confirms that at 1pm on 23 December 2024 £1,000 was dispensed and given to Mrs B. Mrs B accepts that she clearly saw £1,000 being counted and put into an envelope. I've not seen any evidence from Lloyds that suggests there was any cash over at the end of the day. Mrs B has suggested this could have been stolen by the cashier, but I just don't think this is likely. It's obviously not impossible but I don't see why this would be the obvious conclusion. I should add Lloyds has confirmed there's been no reported issues with this member of staff. I have no reason to doubt what they say.

The envelope was given to Mrs B, no transfer to Santander was made – nor because of Lloyds policies at the time would this have been feasible from this cashier position.

All parties accept that Mrs B was never provided with a receipt at the time of her visit to branch. Mrs B believes this was because a fraud took place. But I've not seen any evidence to support this conclusion.

There's quite a few weeks – at least more than eight – between the 23 December and the first indication that Mrs B complains to Lloyds in March 2025. I'm also aware that during this period Mrs B was seriously ill and undergoing medical treatment. This must have been extremely taxing for her.

Mrs B uses cash a lot. Her bank statements confirm this. For example, Mrs B withdrew £400 from a cash machine just the day before this transaction. I think it is possible Mrs B may have been mistaken about the amount money she had on her that day. She wouldn't have immediately checked the money as she thought – as this is what she requested – that £400 had been paid to S. There's no dispute this definitely didn't happen.

Mrs B is adamant that she only received £600. Whereas the technical data shows she was given £1,000.

I know Mrs B will be deeply dissatisfied with this outcome but unfortunately, I confirm that I won't be asking Lloyds to do anything further. I can see £80 was paid into Mrs B's Lloyds account on 20 March and I believe this is fair and reasonable for the error they made.

My final decision

For the reasons given, my final decision is not to uphold Mrs B's complaint against Lloyds Bank PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 29 December 2025.

Sandra Quinn
Ombudsman