

The complaint

Mrs K complains National Westminster Bank PLC (NatWest) didn't credit £535 cash she paid into her account at a branch.

What happened

Mrs K explained she visited a branch of NatWest and paid in £535 cash and also paid in a cheque for £11.60. Mrs K explained how a relative had given her the cash in an envelope, which they had carefully counted before the deposit. Mrs K explained this relative had been visiting from overseas, so she agreed to pay this money in to her account and transfer it to an account the relative had.

Mrs K explained when she received her bank statement, she could see the £535 had been transferred to her relative, but the deposit of £535 hadn't been credited to her account. She therefore complained to NatWest in branch in early September 2025.

NatWest wrote a final response letter to Mrs K. It explained it had spoken with the branch manager and had reviewed CCTV footage. NatWest agreed Mrs K deposited a cheque for £11.60 and made a payment to her relative of £535 on 22 July 2025.

NatWest said the footage only showed Mrs K hand over a '*small amount of cash*' and described this as '*a couple of £5.00 notes,*' and described how this was '*returned to you by our cashier.*'

NatWest also explained this happened at a different branch (branch B) than Mrs K first complained about. NatWest said there was no record of Mrs K visiting the branch she had complained about (branch A) that week, having reviewed CCTV and banking records.

NatWest provided notes taken by the branch when Mrs K complained in September. It shows the staff investigated her concerns and explained she hadn't visited branch A as she initially said she had. The notes state Mrs K said she was visiting the cinema in the local area to branch B having not realised there was a branch there, she therefore took the opportunity of paying the cash in as she was passing the branch.

The notes suggest Mrs K said she dealt with a named member of staff to make the payment in, but NatWest said this member of staff was on leave that week.

NatWest said Mrs K was known to branch staff who worked at both branches, so they had been able to look for her on CCTV.

Finally, NatWest said it hadn't any record at either branch of a discrepancy matching the deposit Mrs K claimed to have made.

Mrs K explained she had initially thought she visited a different branch (branch A) but explained she had made a mistake when naming that branch originally. Explaining she usually went to the branch she had complained about, but on this occasion had cause to visit a different branch.

NatWest concluded it couldn't find any evidence Mrs K deposited £535 in cash during her visit. NatWest also said it didn't have any record of her visiting a separate branch.

Our investigator didn't think the evidence supported that Mrs S had paid in cash in either branch.

Mrs K rejected our investigator's recommendation, explaining she thought the branch had misidentified her on the CCTV. She explained she didn't handed over two £5.00 notes and asked to see the CCTV for herself.

Our investigator asked NatWest if this would be possible, however, NatWest advised the footage had not been retained.

As Mrs K rejected our investigator's recommendation, her complaint has been passed to me to make a final 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.

I was sorry to read about the issues Mrs K has faced. I have no doubt this has been very upsetting for her in the circumstances and I appreciate how strongly Mrs K feels about her complaint. Although I may not mention every point raised, I have considered everything but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this, it just reflects the informal nature of our service.

Where evidence is incomplete, inconclusive or contradictory, I have to make decisions on the balance of probabilities – that is, what I consider is more likely than not to have happened in light of the available evidence and the wider surrounding circumstances.

NatWest has consistently said it has no record of the money being paid in, both from the CCTV and all banking records from the day in question.

Mrs K disagrees with what NatWest has said. She maintains she did pay the £535 into NatWest and these funds haven't been credited to her account.

In situations such as these, where there are essentially two versions of an event, I must consider the wider circumstances and what I think is most likely to have happened, based on the balance of probabilities. In summary, I must determine what I think is the most likely to have occurred.

Looking at what evidence is available, it is disappointing NatWest hasn't retained the CCTV evidence or provided images from the CCTV to our service or Mrs K. Mrs K has understandably said she would like to see the CCTV footage NatWest has relied on, explaining she thinks NatWest may have identified the wrong person in the footage.

As NatWest failed to retain this important evidence regarding the CCTV, I can only consider the descriptions of what occurred as hearsay evidence. I am also mindful the accounts related to the footage lack any real detail, including, but not limited to, descriptions of Mrs K, times, counter used and member of staff who served her. There is no doubt in my mind further detail and/or the retention of this footage would have been useful in determining this complaint more conclusively.

Due to this, I cannot place as much weight as I might have been able to on what the CCTV apparently showed.

I will now consider the other evidence presented by NatWest.

NatWest has provided evidence neither branch A or B had a surplus that may have accounted for the missing funds over the period in question. NatWest has also provided system prints from the 22 July showing what occurred on Mrs K's account. This shows the cheque being paid in and the transfer being made, but not any cash being paid in.

I am conscious these were banking records created at the time.

Mrs K's evidence is limited to her recollection of what occurred. She hasn't provided a receipt for the payment in, and there is little in terms of material evidence to corroborate her

version of events. In summary, I can only consider what she has said regarding what occurred.

Dealing with Mrs K's version of what happened, I can see Mrs K initially appears to have said she paid the funds in at branch A, later accepting she had got this incorrect and said she had paid the funds in at branch B. She explained how this occurred during the call to our service, explaining she usually used branch A, but on this occasion had used branch B as she was in the area for another reason.

NatWest kept notes, made at the time, regarding her complaint at the branch in early September.

These notes corroborate Mrs K initially complained about the wrong branch, and it was branch staff who corrected her regarding the branch she had visited during this visit. These notes also suggest Mrs K said she was served by a known named member of staff, NatWest said this individual was on leave that week.

The notes also suggest Mrs K didn't know there was a branch B. The notes suggest Mrs K happened upon this branch by chance on 22 July and took this unforeseen opportunity to pay the funds in.

I have looked through Mrs K's statement for a 12 month period. There isn't a reference to branch B's branch code in this statement, suggesting Mrs K didn't use this branch over that period, so to some extent, this supports these notes.

I have listened to Mrs K's call to our service and read the letters she has written. I can see she has been relatively consistent about what happened to our service. But I am also mindful Mrs K didn't realise this discrepancy had occurred until sometime afterwards when her statement arrived. She also didn't raise the complaint in branch until September and there were apparent inconsistencies when she first reported the issue.

I must weigh up the contemporaneous notes made by NatWest and Mrs K's version of events. I am mindful the notes NatWest made were completed at the time. I am also mindful further examination of the branches hasn't revealed any excess funds.

Whilst I don't place the weight I might have been able to, there is also some hearsay evidence from the CCTV suggesting Mrs K didn't pay in the funds.

I am satisfied the evidence from NatWest suggests Mrs K's version of events hasn't been consistent. I have also been able to corroborate, on balance, some of the inconsistencies were accurately recorded during the initial reporting of the complaint.

As I have said, I must make a decision on the balance of probabilities. Having weighed up all of the above, I think the evidence suggests it is more likely Mrs K didn't pay the funds in as she has claimed.

I have no doubt Mrs K will disagree with my decision, and I also have no doubt she sincerely believes she made the payment into her account. However, I trust she appreciates I have tried to represent both parties accounts fairly and have impartially weighed up the conflicting evidence to determine what I think is more likely.

My final decision

For the reasons I have given, my final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K to accept or reject my decision before 9 March 2026.

Gareth Jones
Ombudsman