

The complaint

Mr H is complaining that Nationwide Building Society hasn't credited cash he says he deposited to his account.

What happened

On 25 January 2025 Mr H visited a Nationwide branch to deposit cash to his account. Mr H says he deposited two separate cash payments of £4,350 with different cashiers. This was because the daily cash limit for deposits was £5,000, so he says he split the full amount of £8,700 he wished to deposit into two parts. Two separate credits of £4,350 were recorded in Mr H's account passbook on that day.

Mr H says that he later realised that one of the credits of £4,350 hadn't been added to his account balance, and that his passbook had since been amended to remove one of the credits.

In September 2025 Mr H complained to Nationwide. It responded to his complaint to explain that although two credits of £4,350 had been printed in his passbook, this was a mistake by the cashier who had taken his single cash deposit of £4,350 and it had been corrected on his account on the same day. When he next used his passbook when making a deposit on 30 January 2025, this correction had been printed in it. Nationwide said that the branch manager would have called Mr H when the mistake was picked up, to let him know about the correction to his account. So, it thought the balance of Mr H's account was correct.

Mr H didn't agree, so he brought his complaint to the Financial Ombudsman Service. Our Investigator looked into what had happened and she thought that Mr H had likely only made a single cash deposit of £4,350, but the cashier had mistakenly recorded it twice. Mr H didn't agree, so his complaint has been passed to me for review and a 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.

Having done so, I've reached the same outcome as the Investigator, and I'm not upholding Mr H's complaint. I'll explain why.

Mr H didn't report the error in his balance until September 2025. But I can see that Mr H transferred the total (corrected) balance, less 14 pence, out of his account three days after he had visited the branch to make the deposit. I can also see that the balance of his account was corrected in his passbook when he made a deposit of £2,200 on 30 January 2025. The transaction was printed on a separate page to the correction, but it clearly showed the total balance of the account after the deposit to be £2,200.14, which is what Mr H would have expected it to be if he had made only a single deposit of £4,350 a few days earlier.

Mr H has told us that he was experiencing a difficult time personally and I do appreciate that - but I think that if the balance of his account was lower than he expected by £4,350 at the

time of these transactions, he would likely have identified the issue and raised it with Nationwide then.

Mr H has also told us that he visited two different cashiers at the branch to make the deposits – but on reviewing the records it looks like both the credits of £4,350 were logged by the same cashier. Nationwide's not been able to provide us with evidence of the timing of the transactions, but the cashier's testimony at the time the complaint was raised was that the credits were recorded less than a minute apart, which would have been unlikely to have been the case if two separate deposits of £4,350 had been made. And Nationwide's £5,000 cash limit policy does suggest to me that it's unlikely that the branch would have allowed him to deposit £8,700 in a single visit. As Mr H has pointed out, he had been permitted to make a single cash deposit of £5,028 after the £5,000 cash limit had been introduced and before the disputed transaction. But Nationwide's policy was to allow one cash deposit for more than £5,000 following the change in its cash limit policy, which would reasonably explain why he was allowed to deposit more than £5,000 on that occasion.

If Mr H had deposited an additional £4,350 over the amount that had been recorded on his account after the correction, I'd also expect there to have been surplus cash equal to this amount recorded when the till was balanced. But the till balancing records from that day show that it balanced correctly. Nationwide hasn't been able to provide any record of the branch manager calling Mr H about the correction, but it's explained that its branch calls aren't recorded. Whilst it's unfortunate that Nationwide can't provide evidence that the branch manager called Mr H, this doesn't make a difference to my findings.

Where there is a dispute about what happened I must reach my decision on the balance of probabilities – in other words, on what I consider is most likely to have happened in light of the available evidence. And on the balance of probabilities, I think it's most likely that the duplicate transaction printed in Mr H's passbook was a mistake by the cashier, which was corrected on the same day, and that Mr H's account balance was accurate after this correction, and not before.

I'm sorry to disappoint Mr H, as I can see he feels strongly about this. But I don't think that it would be fair or reasonable for me to direct Nationwide to pay the disputed amount to him.

My final decision

My final decision is that I'm not upholding Mr H's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 22 May 2026.

Helen Sutcliffe
Ombudsman