

#### complaint

Mrs H complains that she received £100 less than she should have done when she withdrew her pension from her Post Office account in June 2015. The Post Office account is administered by J.P. Morgan Europe Limited.

#### our initial conclusions

Our adjudicator looked at the information Mrs H and the bank had provided. She decided it indicated the Post Office hadn't done anything wrong, so she didn't think the bank should have to pay Mrs H the missing £100.

Mrs H asked for the complaint to be reviewed. She still thought there had been a mistake. She said the cashier didn't count out the money in front of her, and the cashier moved away from the counter before handing over the cash.

#### my final decision

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I'm satisfied that the bank's records show Mrs H withdrew £280.92 on 1 June. Those records also show there were no differences in the accounts for the branch or the till Mrs H used which might indicate she only got £180.92. Mrs H has said the cashier didn't count out the money as usual, and we've asked the bank about this. But there don't appear to have been any similar disputes involving the same branch or the same cashier.

I recognise that Mrs H feels strongly about this matter, and she's sure she didn't receive the £100. But I think the bank's records would show a technical or administrative error if that's what had happened. And I don't think the available information indicates that the cashier either took the money or misplaced it. So, while I'm sorry to disappoint Mrs H, I can't fairly tell the bank to pay her £100. My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mrs H either to accept or reject my decision before **29 December 2015**.

Janet Millington

ombudsman at the Financial Ombudsman Service

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

ombudsman notes

what is a final decision?

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

what happens next?

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.