complaint

Mr S complains that Post Office Ltd sent foreign currency he had ordered to his home address on the wrong day. As a result, the money has gone missing.

background

On 30 April 2015, Mr S ordered £1,500 worth of a foreign currency to be sent to his home address. He chose 5 May 2015 as the delivery date. Post Office despatched the currency on 1 May 2015 and it was delivered on 2 May 2015, signed for by a workman who was an authorised person and has since gone missing.

Mr S says Post Office should not have delivered the currency on a date other than the one he had chosen and wants a refund in full.

The adjudicator did not recommend the complaint should be upheld. He said that as 4 May 2015 was a bank holiday, Post Office sent the funds on 1 May 2015, to ensure they were received by 5 May 2015. He said there was a message on the Post Office website which made this clear and stated "If selecting delivery for Tuesday 5 May, Royal Mail may attempt delivery on Saturday 2 May 2015.

Mr S disagrees and says after ordering his currency, he received a telephone call from Post Office during which it was confirmed he would receive the currency on 5 May 2015.

my findings

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

I have had the opportunity to listen to the telephone call between Mr S and an employee of Post Office on 1 May 2015. This call was made by the Fraud Team, to conduct a security check. During that call, Mr S did repeat his request for delivery on 5 May 2015, however, he was given no guarantee that this would be made. I am satisfied that the website gave clear notice that any customer who requested delivery on 5 May 2015 should expect that delivery could be made on 2 May 2015. I am satisfied it was reasonable for Post Office to take this precaution to ensure the currency would be received by the requested date.

It is extremely unfortunate that the currency has now been lost. I understand Mr S believes its likely it has been thrown away with other unimportant, unopened post. However, I do not find that Post Office did anything wrong.

Much as I sympathise with Mr S's position, I cannot conclude that Post Office should refund Mr S the £1,500 (or any part of it) as it appears he has been the victim of a very unfortunate mistake.

my final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 15 February 2016.

Charlotte Holland
ombudsman