DRN-2825874

The complaint

Mr B complains that Monzo Bank Ltd won't refund money he says he didn't receive when he tried to make a cash withdrawal.

What happened

Mr B says he tried to withdraw £250 on 26 June 2020. But the cash machine only made a noise and didn't give him any money. He raised this with Monzo and was unhappy not to get a refund.

Monzo said that there hadn't been any mistake. It had received information from the third party that owned the cash machine showing that the notes had been dispensed correctly.

Our investigator didn't recommend that the complaint be upheld. He said he'd asked Monzo to provide further information about the operation of this cash machine. This showed that it was used both before and after Mr B without any issues. And that 25 £10 notes had been dispensed to Mr B.

Mr B didn't agree. He said that he couldn't now show that he'd borrowed money to pay his rent at the time when the money wasn't dispensed as he'd explained. This was because of the time that had passed. He said it was very worrying and that he can't feel safe taking out money. He thought it was sad that because the computer didn't record an error this has been trusted rather than what he'd said. Mr B referred to receiving a refund in similar circumstances before.

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 won't be able to say exactly what happened here and I'll be thinking about what is most likely. I agree with our investigator that the information Monzo has provided shows that the machine had correctly dispensed Mr B's money. And that the machine balanced when it was next checked. I can also see that no one else used the machine after Mr B for five minutes.

Mr B refers to a past claim and I can see from the information Monzo has provided that he also disputed a withdrawal on 29 May 2020 and received a refund. I am not making any finding about those circumstances here. But I mention this because there had been no challenge to his claim then that an error had been made. Here I'm looking at a further claim made within a month. And based on the information available about this dispute and what Mr B has said I am not persuaded it is most likely the money wasn't correctly dispensed to him.

So, I'm afraid I won't be asking Monzo to do anything further and I appreciate that this will be a disappointment for Mr B given what he's said about his financial problems.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr B to accept or reject my decision before 12 July 2021.

Michael Crewe
Ombudsman