

## The complaint

Ms A complains that Monzo Bank Ltd won't refund a payment she didn't receive from her account.

## What happened

Ms A says she tried to withdraw £200 from her account on 9 December 2020. But the cash machine didn't dispense the money. And her two further attempts weren't successful either. The payment has been debited from her account and she wants it to be refunded.

Monzo said it wouldn't be refunding the money. It said that it had initially made a refund but had heard back from the owner of the cash machine. And as it didn't think that a mistake had been made it had re-debited the money.

Our investigator didn't recommend that the complaint be upheld. She had seen information about the payment including the journal roll from the cash machine. This showed that the money was dispensed at the first attempt. And then there were Ms A's two further attempts when no more money was dispensed. The cash machine owner had said that there were no malfunctions at that time or other disputed withdrawals in December 2020. The machine had balanced when it was next checked.

Ms A didn't agree and wanted her complaint to be reviewed. She didn't accept that this was an accurate outcome and said that the reason why she requested the money on three occasions was because it hadn't been dispensed. She wanted an ombudsman to review the complaint.

## 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 and I'm thinking about what is *most likely*. I understand Ms A's point that her two further attempts to withdraw money were consistent with her not receiving money the first time. And I can see from her bank statement that she had received a credit for £200 that day and says she didn't expect to be able to withdraw more than that to pay for some work on her property.

As our investigator has said we've also seen information provided to Monzo by the owner of the cash machine. Withdrawals were successfully made before and after Ms A used the machine. The information about the number of notes in the machine changed in line with there having been 10 £20 notes dispensed to Ms A on her first request. There were no error messages in the journal roll and no evidence of any notes being rejected then. The machine balanced and there are no other reports of problems.

I need to consider if Monzo has made a mistake in debiting Ms A's account with this money and ought to have done more to investigate what happened. I'm afraid that on balance I find

it most likely that the money was correctly dispensed. And so, I know Ms A will be very disappointed when I say I don't have a reasonable to require Monzo to do anything more.

### **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 Ms A to accept or reject my decision before 3 November 2021.

Michael Crewe  
**Ombudsman**