

The complaint

Miss B complains that Santander UK Plc (Santander) won't credit her account with money paid in at an ATM.

What happened

What Miss B says:

On 19 June 2023, Miss B visited an ATM at a branch of Santander. She says she paid in £340, but there was a problem with the machine, and her account wasn't credited. She asked Santander to look into what happened and on 22 June 2023, the bank credited her account with £50.

Miss B says she paid in £340. After Santander credited her account with £50, she raised a complaint – and had false hope that she would receive the amount she said she paid in. But when Santander responded in August 2023, she was disappointed. She needed the money to pay for a trip she was due to take. Because she lost it, she had to borrow from her family and take out a credit card to help her through. The whole episode caused her a lot of stress and worry.

What Santander said:

On 6 August 2023, Santander said they'd investigated what happened. The ATM was only 'over' by £50 on the day in question and this amount was credited to Miss B's account. So – they didn't uphold Miss B's claim or complaint.

Our investigation:

Miss B brought her complaint to us and our investigator looked into it. He didn't uphold the complaint and said there did appear to have been a problem with the ATM. But any unallocated notes were retained for the machine's contents to be checked. This had been done and the machine was only 'over' by £50. He considered Santander had done all its checks and couldn't do anymore.

Miss B didn't agree. She said:

- The money may have been retained and come out at another point in the day.
- The extra cash could've been allocated to someone else.
- It wasn't clear if Santander checked the right machine.
- She thought there were cameras on the ATM machines and asked if the film could be looked at.

Our investigator put these points to Santander. The bank said:

- The design of the ATMs were such that any retained notes couldn't be given out.

- All ATMs in the branch are reconciled separately daily. They could see which ATM was used by Miss B, and the transactions and notes given out by that machine were reconciled to Miss B's card usage that day.
- No CCTV or camera images were available, given the passage of time since the event took place.

Miss B asked that an ombudsman look at her complaint, and so it has come to me to make a final 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.

I appreciate how upsetting and frustrating this must have been for Miss B.

My role is to check if Santander made all reasonable checks into what happened, and how they came to their decision.

I've seen Santander's detailed records of the ATM machine in the branch in question. And can see that the machine was 'over' by £50. i.e. it had £50 more cash in it than had been credited to customers' accounts. And the bank identified that Miss B's transaction had failed – so credited her account with the amount of £50.

I've reviewed the information that Santander sent to us, including all the checks they made for the machine on the day in question. And I'm satisfied that the bank looked thoroughly into what happened - and came to a fair and reasonable conclusion.

I can appreciate that Miss B is certain she paid in £340 and feels strongly that was the case. But – while I know this will be a disappointment to her, I'm not upholding her complaint and therefore, I'm not asking Santander to do anymore here.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 26 March 2024.

Martin Lord
Ombudsman