

The complaint

Miss H complains about a cash machine dispute with Barclays Bank UK PLC.

What happened

The details of this complaint are well known to both parties, so I will not repeat them again here. The facts are not in dispute so I will focus on giving the reasons for my 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.

Having done so, I agree with the conclusions reached by the investigator for these reasons:

- On 12 December 2023, Miss H says she used a cash machine in the branch to deposit £1,450 in notes but only £1,000 showed on the screen - so she cancelled the deposit. Miss H says she raised this with the branch then took the remaining £1,000 that the cash machine returned, and not wanting to use the same cash machine, paid it into a different machine.
- Miss H says she didn't obtain a receipt for the first transaction of £1,450.
- When Miss H complained to Barclays about the missing money, she was told the cash machine would be checked at the end of the day, and any money found unaccounted for would be returned to her. However, Barclays say all three cash machines balanced on 12 December 2023.
- Barclays say the cash machine was balanced by two different members of staff, and there were no differences, no purges, jammed cash or retracts. The machine also didn't go out of service at any point which could have caused any problems.
- Barclays went on to say that the cash machine journal rolls show that Miss H used the cash machine from 10:17 to 10:20. The audit shows Miss H inserted 50 x £20 notes into the device and then cancelled the transaction. The money was then returned to her.
- The second cash machine journal roll shows C used the second cash machine from 10:25 to 10:27. The customer inserted 50 x £20 notes into the machine and the deposit of £1,000 was completed successfully. There were no errors either before or after Miss H's transactions.
- Barclays have given our service the evidence it relied on, including the journal rolls, and I am satisfied it confirms what Barclays have said.

- In view of the above, as the evidence suggests Miss H only paid £1,000 in, and as the cash machines all balanced and had no overage, I feel the bank has acted and reasonably to decline Miss H's claim for the lost funds.

My final decision

My final decision is that I do not uphold this complaint

Under the rules of the Financial Ombudsman Service, I am required to ask Miss H to accept or reject my decision before 15 August 2024.

Tom Wagstaff
Ombudsman