

## **The complaint**

Miss H complained because Barclays Bank UK PLC refused to refund her for a cash machine withdrawal where she said the machine didn't dispense the money.

## **What happened**

On 16 June 2023, Miss H gave her partner her Barclays card and asked him to go and withdraw £500 from a Barclays cash machine at a supermarket. She said the machine returned her card, but didn't dispense any money. Miss H checked her bank account and saw that it said £500 had been withdrawn. She said she and her partner tried again to withdraw £20, but the machine said she'd exceeded her maximum daily cash withdrawal.

Miss H rang Barclays, and was told to wait 48 hours as the money should go back into her account. The disputed money didn't arrive back in her account, so she rang again and was told it could take 3 – 12 working days to investigate.

Barclays refused Miss H's request for a refund. Miss H complained, but Barclays didn't change its mind.

Miss H wasn't satisfied and contacted this service. She said she wanted a refund of the £500 and an apology for not investigating it properly. She also wanted compensation for the loss of her time, for having to deal with all the stress, and for having to resort to writing to this service.

Our investigator's final view was that Barclays didn't have to refund Miss H. She said that she'd taken what Miss H had said into account, but she could only hold Barclays liable if it couldn't show the case had dispensed properly, or that the machine didn't balance.

Miss H didn't agree. She said it wasn't true that she'd received the money. She said she'd asked for CCTV of the camera covering the machine. She said she didn't understand why that hadn't been done. She was unhappy that Barclays had relied on what the machine data said, and hadn't physically counted the money in the machine themselves, so they couldn't know for sure that the machine didn't have an extra £500 in it. Miss H said she'd gone into the supermarket where the machine was located, and had asked for its CCTV, but the supermarket had said they didn't have it. She said the supermarket told her there were always customers coming in complaining that the machine hadn't dispensed their money. So Miss H believed that Barclays should be investigating as it was their cash machine and thousands of people could be owed money from that machine.

Miss H asked for an ombudsman's 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 recognise that Miss H says she doesn't trust the computer data about the cash machine and is unhappy that the machine wasn't checked personally. But in practical terms, it wouldn't have been possible for Barclays staff to have checked the machine at the supermarket personally within minutes of Miss H's reporting the problem. Nor could this service check it personally within minutes of Miss H's reporting it. So we use the computer records. Cash machine computer records can and do show when there's a machine problem. I've explained below what the computer records say in Miss H's case.

The computer records show transactions before and after the disputed transaction. For each of these, the remaining balance of cash inside the machine is recorded. As each transaction took place, the machine balance was recorded. For all the transactions around the time of Miss H's disputed £500 transaction, the records show that the balance left in the machine had reduced by the amount of the withdrawal. That includes the disputed £500 transaction. There was £500 less in the machine after the withdrawal than there had been immediately before. This indicates the money was dispensed.

Cash machines have a container within them called a "purge bin." This is a container within the machine where faulty or returned cash and cards are held until the machine is reviewed by a technician. If Miss H's money had gone into the purge bin for any reason, instead of being dispensed, the computer records would have stated "purge bin engaged" for her disputed transaction. But the records don't say that. This also tallies with the fact that the machine balanced.

The machine was a Barclays' machine, so Barclays itself would have received all records of other reported faults around this time. It didn't receive any other reports.

So the machine evidence all indicates that the £500 cash was correctly dispensed from the machine.

Miss H has asked about CCTV. CCTV is rarely kept for very long before being recorded over – as Miss H found when she asked the supermarket for its own CCTV. And CCTV certainly wouldn't be available to me now. But in any case, CCTV at a cash machine rarely proves definitive. A camera isn't likely to have been clearly recording whatever cash was coming out of the machine and at the same time a clear photo of the person making the withdrawal and taking the money.

As the evidence indicates that the £500 cash was correctly dispensed, I don't uphold this complaint and don't require Barclays to refund Miss H.

### **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 Miss H to accept or reject my decision before 30 April 2024.

Belinda Knight  
**Ombudsman**