

## **The complaint**

Mr C has complained Santander UK plc only credited his account with £970 despite him crediting £1,470 to his account.

## **What happened**

After receiving considerable gifts for a birthday, Mr C went into a Santander branch to deposit £1,470. He was advised to use one of the two cash machines within branch. The first cash machine rejected the credit as Mr C had too many notes. He returned to the counter and was advised to use the other cash machine. Mr C did but found that only £970 was credited to his current account.

He complained to Santander, but they couldn't find any error at the cash machines or branch. Mr C brought his complaint to the ombudsman service.

Our investigator asked for evidence from Santander showing both cash machines journal rolls for the day, along with evidence they balanced. Santander only provided evidence relating to one machine balancing. She asked Santander to pay £500 to Mr C, add 8% simple interest and pay him £50 for the trouble caused.

Mr C accepted this outcome, but no formal response was received from Santander. This complaint has been referred to an ombudsman for 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've reached the same outcome as our investigator. I'll explain why.

As explained by our investigator within her view, the Payment Services Regulations 2017 (PSRs) require banks to show a payment transaction was properly executed where this has been disputed.

Santander has not provided us with the further evidence we've requested, despite numerous reminders and requests. I appreciate some of this data may no longer be available and that Santander is reliant on individual branches for this data.

The data that has been provided confirms no fault was discovered at one of the cash machines within branch, which also balanced. However it's clear from Mr C's testimony that he used both machines and had difficulty with one of them. I can only assume that this is the machine where no data has been forthcoming.

I'm satisfied Santander hasn't provided sufficient evidence to show there was no fault at the cash machines Mr C used.

### **Putting things right**

I will be asking Santander to credit Mr C's current account with £500. As he has been without those funds for a period, I am also asking them to add 8% simple interest.

Santander implied they'd carried out a full investigation at the time Mr C complained. But based on the evidence they've shared with us, I'm not convinced. I think it's fair and reasonable they pay Mr C a further £50 for the trouble caused.

### **My final decision**

For the reasons given, my final decision is to instruct Santander UK plc to:

- Refund £500 to Mr C;
- Add 8% simple interest from 12 October 2023 to the date of settlement; and
- Pay £50 to Mr C for the trouble caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 20 May 2024.

Sandra Quinn  
**Ombudsman**