

The complaint

Mr C complained about TSB Bank plc. Mr C requested £250 from a cash machine, but said it only dispensed £10. TSB refused to credit him with the £240 he said he didn't receive.

What happened

On the evening of 3 November 2023, Mr C used a supermarket cash machine. On 6 November, he contacted TSB. Mr C said he'd requested £250, but he hadn't been able to take all the money before the machine took the money back. He said he'd only been able to take £10. Mr C wanted a total of £250, so he made another withdrawal, this time for £240.

TSB gave Mr C a temporary credit of the disputed £240 while it investigated. It contacted the cash machine owner. On 17 November, the cash machine owner replied to TSB, saying both the £250 and the £240 had been correctly dispensed. So TSB emailed Mr C and told him it would take back the temporary refund on 1 December, which it did.

Mr C complained. TSB's final response letter on 24 January 2024 didn't uphold Mr C's complaint. It said that the machine owner had said the money had been dispensed and received, and also that there was no surplus cash left in the machine.

Mr C wasn't satisfied and contacted this service.

Our investigator didn't uphold Mr C's complaint. She said that TSB had obtained evidence from the machine provider that the machine had balanced 15 days after the withdrawal. If Mr C's money hadn't left the machine, it wouldn't have balanced. She said the evidence indicated that it was unlikely there was a fault with the machine.

Mr C didn't agree. He said that what the investigator had said wasn't evidence from what he could see. He wanted the evidence, and said the investigator was just trying to fob him off. He said there wasn't anything in black and white to let him see he'd received his money. The investigator replied that she couldn't send Mr C the evidence which TSB had sent to her, because it also contained information about other customers. Mr C 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.

The key evidence is the computer evidence from the machine used by Mr C. TSB sent us the evidence it had received from the machine owner. This shows Mr C's first withdrawal, for £250, at 20:47:30, and the second one, for £240, at 20:48:56. The evidence doesn't show that the notes failed to dispense.

There are also transactions before and after Mr C's, in each case within a couple of minutes. The evidence doesn't show that those notes failed to dispense either.

The other evidence obtained by TSB is a certification by a named individual that the machine had been checked and hadn't contained any extra cash.

So the evidence from the machine owner doesn't indicate that there was anything wrong with Mr C's two withdrawals.

I've also borne in mind that Mr C's transactions took place in the evening of Friday 3 November. But TSB's notes indicate that the date he contacted TSB was Monday 6 November, three days later. Although the days in between were weekend days, I find it surprising that Mr C didn't contact TSB sooner, using its 24/7 helplines, in a situation where he'd lost £240. I also understand that Mr C carried out a balance enquiry. So he'd have known at the time that both transactions had debited his account in full.

Notes dispensed from a cash machine come out of the machine in a wad, not singly. So it's also surprising that Mr C said he was able to receive £10 but not the rest. I'd have expected that if a machine had taken the money back – for example if he hadn't picked it up in a reasonable time – it would have taken all the notes back, not all except one.

I recognise that Mr C feels strongly about this. But the computer evidence just doesn't show that the machine went wrong and took back part of the £250 it had dispensed. So I don't uphold this complaint.

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 Mr C to accept or reject my decision before 27 August 2024.

Belinda Knight
Ombudsman