

## **The complaint**

Mr D has complained Santander UK pl won't refund £250 that he didn't get from a cash machine he used in October 2023.

## **What happened**

One evening in October last year Mr D used a cash machine at a supermarket to withdraw £250 using one of his Santander accounts. He then used the debit card for his other Santander account to withdraw a further £250. Mr D says he was faced with a screen which said out of order and didn't hand over the cash. He waited until he realised his account had been debited £250 and complained to Santander.

Santander credited £250 to Mr D's account and carried out an investigation with the owner of the cash machine. They learnt there had been no reported problems with the machine and the machine balanced when it was reconciled within the next two days.

Mr D brought his complaint to the ombudsman service.

Our investigator reviewed the evidence and confirmed she didn't believe there'd been an issue with the cash machine. She wouldn't ask Santander to refund Mr D.

Still unhappy, Mr D has asked an ombudsman to review his complaint.

## **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.

I've reviewed the detailed evidence Santander provided to show transactions carried out at the supermarket cash machine with both of Mr D's Santander debit cards. Unfortunately, I'm satisfied the evidence doesn't match what Mr D believes.

This shows Mr D used his debit card to withdraw £250 at 20:52 on 11 October 2023. This transaction is not in dispute. Within a minute Mr D used his other debit card to withdraw £250. The data on the evidence provided by Santander is identical for the two withdrawals using both of Mr D's debit cards. This clearly suggests to me that the money was successfully dispensed.

Following the second transaction, Mr D used his debit card for the account ending 0086 again to try and withdraw more funds. As he had exceeded his daily withdrawal limit for the day, this transaction was unsuccessful and no debit was made from Mr D's account.

I'm also not convinced that Mr D would have happily continued to try and use the same cash machine to withdraw further funds – as the evidence indicates – if the machine had shut down without giving him the cash he'd requested. I'm satisfied it's most likely that, in fact, Mr D did successfully withdraw two amounts of £250 at the machine he used on 11 October

2023.

I'm not going to ask Santander to do anything further.

**My final decision**

For the reasons given, my final decision is not to uphold Mr D's complaint against Santander UK plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 21 October 2024.

Sandra Quinn  
**Ombudsman**