

## **The complaint**

Ms H has complained Barclays Bank UK PLC won't refund her for a cash machine withdrawal that wasn't successfully completed.

## **What happened**

On 18 June 2024 Ms H went to a cash machine when she was at an airport leaving to go abroad. She attempted to withdraw £200 but her card was returned with no money. Ms H complained to Barclays immediately by phone. She was told that it would take around 12 days for this to be sorted.

Barclays didn't immediately refund the money Ms H had lost. After raising their query using the cash machine dispute mechanism with the cash machine owner, they felt there was evidence to show all £200 was dispensed.

Ms H brought her complaint to the ombudsman service. She remained unhappy about the delays to her complaint.

Our investigator noted the evidence. She believed what we had was insufficient to show no error occurred at the cash machine. She asked Barclays to refund Ms H in full, along with £50 compensation for the trouble caused.

Barclays didn't respond properly to this outcome.

Ms H's complaint has been referred to an ombudsman.

## **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.

Where there is a dispute about what happened, I have based my decision on the balance of probabilities. In other words, on what I consider is most likely to have happened in the light of the evidence.

It's worth stating that I can choose which weight to place on the different types of evidence I review, including technical evidence, provided by financial institutions along with complainants' persuasive testimony.

When considering what is fair and reasonable, I'm required to take into account: relevant law and regulations; regulators' rules, guidance and standards; codes of practice; and, where appropriate, what I consider to have been good industry practice at the relevant time.

To help me come to a decision, I've reviewed the evidence Barclays provided as well as what Ms H has told us.

I don't believe Ms H received £200 as requested from the cash machine. I say this because:

- Ms H's testimony has been consistent throughout that she didn't receive the money, despite waiting to see whether money was to be dispensed. I've been given no reason to doubt what she's told us.
- The journal roll shows Ms H using her card ending 6016 at 10:26 to request £200. This suggests the money was dispensed and taken. There was no further withdrawal from this cash machine for a further 20 minutes.
- I have considered whether Ms H may just have been mistaken and received the money she requested. She was just about to go overseas for a prolonged period, and it can often be stressful waiting around at an airport. But I'm not sure why I should believe Ms H was mistaken. This feels rather insulting to her.
- The cash machine journal is limited on detail. I would normally expect to see more data from the bank along with information from the cash machine owner about balancing of the machine. I appreciate Barclays has confirmed it did balance but I've not seen the audit data to match this statement.
- There's no information about what may have been included within the purge bin. I appreciate Barclays is not the cash machine owner so are hampered in the information they can provide. However, I am able to take this lack of information into consideration in my decision.
- Barclays has provided no evidence why Ms H must be mistaken or lying, nor have they confirmed Ms H has any history of previous fraud claims.

Based on the evidence, I don't believe there's enough to show the withdrawal was completed.

Barclays will need to refund £202.50 to Ms H (this includes the cash machine fee of £2.50) along with 8% simple interest from 18 June 2024.

I'm in no doubt there were problems with Barclays in trying to get an answer to this issue. I also note that Barclays didn't refund Ms H immediately which I'd have expected them to do in line with the Payment Services Regulations. I'm also asking them to pay Ms H a further £50 for the trouble caused.

### **My final decision**

For the reasons given, my final decision is to instruct Barclays Bank UK PLC to:

- Refund £202.50 to Ms H;
- Add 8% simple interest from 18 June 2024 to the date of settlement; and
- Pay Ms H £50 for the trouble caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms H to accept or reject my decision before 7 April 2025.

Sandra Quinn  
**Ombudsman**