

The complaint

Ms C complains Santander UK Plc did not credit her account with the correct amount following a cash deposit at an Automated Teller Machine ("ATM").

What happened

On 18 January 2025, Ms C says she attempted to pay £1,320 cash into her account at an ATM in branch. Once the notes had been counted, Ms C noticed it said she'd paid in £1,120, which wasn't the correct amount, so she cancelled the transaction and tried a second time. When it didn't work the second time, Ms C raised the matter with branch staff.

After not receiving any updates from Santander, Ms C raised a complaint. Santander responded to say it was sorry for the delays in communication and offered Ms C £50 in respect of this. But it said it hadn't made a mistake in relation to the cash deposit, so it wasn't going to pay Ms C the £200 she said she was missing.

Ms C referred her complaint to our service. An Investigator considered the circumstances. She initially upheld the complaint because she felt Santander hadn't provided sufficient information – she recommended Santander pay Ms C the £200 she said was missing and a further £100 in recognition of the poor service it had provided.

After this, Santander provided more evidence in relation to the cash deposit. Our Investigator concluded this showed there wasn't an error when Ms C made her cash deposit after all, but she still felt the service had been poor and Ms C had to chase Santander for a response. So she recommended Santander pay Ms C a further £100.

Ms C didn't accept the Investigator's findings. She said, although she had no further evidence to provide, she felt the Investigator's first outcome more fairly reflected her loss.

As Ms C didn't agree, the complaint's been passed to me to decide.

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.

Santander has provided electronic evidence showing Ms C's transaction. This shows during the transaction 56 £20 notes were counted by the machine, which would give a total of £1,120, the amount Santander credited Ms C's account with.

Ms C says she paid in a mixture of £20 and £10 notes, but this isn't reflected in the bank's records. Santander's records show one £20 note was rejected by the machine, but this relates to another customer's deposit, not Ms C's. I say this because the electronic records show that this happened during an earlier transaction, before Ms C's transaction had taken place.

Santander's evidence shows the ATM in question balanced when it was later checked. This means the records show the total amount of cash in the machine from customer deposits matched the recorded transactions. If Ms C's money had been taken in by the machine, but was not counted correctly, I would expect this to be shown in the balancing records and it isn't.

I can also see successful deposits made by other customers before and after Ms C's, which on its own isn't conclusive, but if the machine had been generally malfunctioning, I'd expect to see other customers deposits being affected.

I understand why Ms C feels strongly she's lost out here. And I appreciate why Ms C is so sure of the amount she paid in, not least because she says she checked the amount before leaving home and then again at the branch before attempting the deposit. But, considering everything I've seen, I'm satisfied Santander have provided the appropriate information to demonstrate it paid the correct amount into her account.

I do agree that Santander didn't keep Ms C updated regarding her dispute and I can see she had to chase the bank several times to see what was happening. Overall, I find the £150 total Santander has now agreed to pay is fair and reasonable to reflect the distress and inconvenience caused.

My final decision

For the reasons I've explained, I uphold Ms C's complaint in part.

To put things right, I require Santander UK Plc to pay Ms C £150. Santander may deduct any amounts already paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms C to accept or reject my decision before 25 July 2025.

Eleanor Rippengale
Ombudsman