

The complaint

Miss P complains Barclays Bank UK PLC won't refund an Automated Teller Machine (ATM) withdrawal which debited her account even though she says she didn't receive the money.

What happened

Miss P raised disputes with Barclays for three ATM withdrawals she'd made while on holiday abroad. Two of the disputes were refunded and one wasn't.

The remaining disputed ATM transaction took place on 22 August 2024 at 3.10pm for £176.03. Miss P says she'd attempted to make a withdrawal, but didn't go ahead with it after seeing the exchange rate displayed on the screen. Instead, she pressed cancel and took her card back. Barclays raised a chargeback for this transaction, but it was successfully defended by the merchant – so Barclays said it wouldn't refund it. Following a complaint, Barclays still refused to refund it. So Miss P referred her complaint to our service.

An Investigator considered the circumstances. She said, in summary, she was satisfied that Barclays had correctly raised a chargeback and the evidence it had received showed there was no error in the transaction and that the cash had dispensed successfully. So she didn't think Barclays needed to refund the £176.03. The Investigator did agree that Barclays had given Miss P some incorrect information during the dispute process, but she thought the £50 Barclays had already offered for this was fair.

Miss P didn't accept the Investigator's findings. She said the CCTV had been viewed at the time and it showed the money being retracted into the machine, so she felt – despite the evidence showing no technical error – Barclays should still refund her.

As Miss P 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.

Barclays correctly raised a chargeback for the disputed ATM withdrawal. Chargeback is the process by which card payment disputes are resolved between card issuers and merchants. Because the transaction in this case was made abroad, a chargeback is the appropriate way of disputing it. In response, the merchant provided evidence that the cash was properly dispensed. This shows Miss P's cash was dispensed with the correct number of notes and no errors.

Miss P says she doesn't dispute this but when she returned to the shop where the ATM was after realising the money had been taken from her account, the staff there told her the CCTV showed the money being retracted by the cash machine. It doesn't seem that Miss P ever saw this footage herself, since she's described the staff at the shop going into an office and checking for her. In any event, I wouldn't expect Barclays to obtain the CCTV in circumstances such as this. So, while I know Miss P won't agree, I don't think it made a

mistake by not doing so as there was other evidence it was able to obtain via the appropriate chargeback process.

Miss P says she was also told by the staff at the shop where the ATM was, that no one else had used the ATM after her. But the evidence provided by the merchant shows another three successful cash withdrawals after hers, at 3.13pm, 3.16pm and 3.29pm. It's not clear to me why the staff there would tell Miss P this when it's clearly untrue. The evidence also shows successful transactions were made prior to Miss P's. It's possible that someone else took the money from the ATM after Miss P walked away. But if that was the case, Barclays wouldn't be responsible for this.

I'm aware that Miss P was having a particularly difficult afternoon when this transaction took place and I understand why she feels so strongly about what's happened. But, overall I'm satisfied Barclays has followed the correct process in relation to the ATM withdrawal. That's not to say Miss P hasn't lost out, just that in the circumstances I don't think Barclays need to refund her.

Barclays offered Miss P £50 for some incorrect information that was given about timescales during the dispute process, I find this is fair and reasonable in the circumstances.

My final decision

For the reasons I've explained, I don't uphold this complaint.

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

Eleanor Rippengale
Ombudsman