

The complaint

Mr I has complained Santander UK plc hasn't repaid £300 that he believes wasn't returned after he tried to make a deposit of £900, which ultimately failed, early one morning.

What happened

On 23 April Mr I went to a Santander branch before it was open to make a cash deposit. He used a cash machine to deposit £1,180. This proved successful and he received an email receipt.

Five minutes later he attempted to make a further deposit of £900. This was made up of 18 x £50 notes. He made the deposit and requested a receipt. A few seconds later £900 is refunded as the machine is unable to accept this deposit. Mr I believes only £600 was given back.

He complained to Santander. After checking the cash machine, they found £120 in the machine which was credited to Mr I's account.

Mr I remained unhappy and brought his complaint to the ombudsman service.

Our investigator reviewed the evidence which Santander provided along with Mr I's testimony. She felt it was most likely that £900 had been dispensed and wasn't going to ask Santander to do anything further.

Mr I was insistent that he'd only received £600 and couldn't believe that £300 had disappeared into thin air. He's asked an ombudsman to consider 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.

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.

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.

The regulations which are relevant to Mr I's complaint are the Payment Services Regulations 2017 (PSRs). These require banks and financial institutions to provide evidence that a payment transaction was properly executed.

To help me come to a decision, I've reviewed the evidence Santander provided as well as what Mr I has told us. We've also asked whether any CCTV was available, but Santander

confirmed this wouldn't have covered the transaction Mr I was making.

There is no dispute Mr I's first deposit of £1,180 was successful. This was split into £10 and £20 notes. He then had 18 x £50 notes which he wished to deposit. These were initially accepted by the machine. I've seen Mr I's email confirming this receipt.

There is a daily limit on the money that can be paid in using an automated machine and Mr I's deposit of £900 exceeded this. The money was therefore dispensed back to Mr I and the audit trail shows what was dispensed was the full amount.

Mr I is adamant that he only received £600. However, I've seen nothing to verify this. Whereas there is technical data to show the money he'd tried to deposit was fully dispensed. I've also seen evidence that there were no other errors registered for this cash machine. Whilst staff did find £120 in the purge bin, this was very unlikely to be Mr I's as he'd only deposited £50 notes. This money was credited to his account the same day anyway.

I know Mr I will be deeply dissatisfied with this outcome but unfortunately, I have to confirm that the evidence supports the full £900 being dispensed by the cash machine.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I to accept or reject my decision before 28 October 2025.

Sandra Quinn
Ombudsman