

The complaint

Mr P is unhappy The Co-operative Bank PLC (“the Co-op”) refuses to refund him following an ATM dispute.

What happened

The facts of this complaint are well-known to both parties, so I won’t repeat them in detail here.

In short, Mr P says he withdrew £10 from an ATM machine on 1 February 2025, but when he checked his balance, he noticed his account had been debited £500. Mr P is unhappy with how the Co-op handled his complaint and would like this disputed amount refunded to him.

The Co-op says it considered Mr P’s complaint and hasn’t found any evidence that the ATM machine wasn’t working correctly or didn’t dispense the amount recorded. It says there is also no evidence of any surplus cash in the ATM which could account for the missing money.

Our investigator considered this complaint and decided not to uphold it. She was not persuaded that there was any fault with the ATM and thought it more likely the ATM dispensed the full amount of £500 which was debited from his account. She also considered the £100 compensation offered by Co-op to be fair for any customer service failings. Mr P wasn’t happy with this outcome, so the complaint has been passed to me for a final decision.

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.

Before I set out my thoughts, I want to acknowledge that I have summarised this complaint briefly and, in less detail, than has been provided. I’ve focused on what I think is the heart of the matter. Please rest assured that while I may not comment on every point raised, I have considered it. I’m satisfied that I don’t need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this and reflect the fact that we are an informal service and a free alternative for consumers to the courts.

Mr P says his account was unfairly debited £500, instead of £10 which is the amount the ATM dispensed. I’ve considered this alongside the evidence available to come to a decision on what I think is more likely to have happened.

I’ve reviewed the ATM journal roll, which is arguably the most important evidence in ATM dispute cases. This recorded the transaction carried out by Mr P on 1 February 2025 on the machine. It records Mr P’s card being received, the correct PIN being entered and £500 being requested from the machine. It also records that the machine dispensed 4 x £10 notes and 23 x £20 notes - totalling £500.

This particular ATM doesn't have a purge bin, but the evidence shows the machine balance on 10 February 2025 was short £20. So, there is no evidence that the machine didn't dispense the full £500 it recorded for Mr P's transaction on 1 February 2025. As noted by the investigator, this ATM was in a bank branch and so I agree it's unlikely the machine had been tampered with. I also think if Mr P hadn't collected all the money dispensed, this would've been spotted by staff at the branch. And in any case, all ATMs dispense the full amount of requested money in one go, so the fact that Mr P got £10 makes me think it's likely he got all the cash requested.

The ATM owner states it's not possible for a customer to request £10 but the machine debits the account £500. And there is no record of this type of incident happening in the past or any complaints of this nature being recorded at our Service previously. And based on all the evidence I've seen here, I think it's likely Mr P requested £500 and received £500 from the ATM.

Our investigator considered Mr P's complaint points regarding the service he had received from Co-op, and the fact that he felt he had been discriminated against on account of his disability. The investigator concluded the £100 compensation offered by Co-op was fair for any customer service failings but didn't feel there was evidence it had discriminated against him. Mr P hasn't responded with any specific points as to why he doesn't agree with these findings and based on what I've seen I also think the amount already offered is fair. So, I won't be asking the Co-op to do anything further.

My final decision

For the reasons outlined above, I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 20 January 2026.

Sienna Mahboobani
Ombudsman