

The complaint

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

What happened

In February 2025 Ms H used a cash machine whilst abroad to withdraw some local currency for her daily expenditure. Her card was returned but she received no cash from the machine despite waiting. Later she noted a number of reviews which confirmed this cash machine often didn't dispense money successfully and wondered if she'd been the victim of an additional device being attached to the machine.

When Ms H noted her Santander account had been debited £212, she complained that she'd not received the cash she'd requested. Santander raised her concerns through the cash machine network but was told there'd been no errors at the machine.

Santander had in the interim credited Ms H's account but then re-debited her as they told her there'd been no error. The re-debiting – as exchange rates had changed – amounted to £203.42 and £6 foreign exchange fees. Unhappy with this outcome, Ms H brought her complaint to the ombudsman service.

Our investigator noted the evidence but had received insufficient evidence from Santander to substantiate their view there'd been no error. She asked Santander to refund Ms H.

Santander didn't believe they were under any obligation to carry out further investigation or refund Ms H. They've asked an ombudsman to consider Ms H's 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 a different outcome to our investigator's second view. 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 Santander provided as well as

what Ms H has told us.

I don't believe Ms H received the money she requested from the cash machine in February 2025. I say this because:

- Ms H's testimony has been consistent throughout that she'd waited, but didn't get any cash despite requesting this. I've been given no reason to doubt what she's told us.
- Specifically, Ms H needed the cash as she was abroad with family and needed the cash to cover her expenses at outlets that would only accept cash. She was so thrown by what happened, she didn't want to risk trying to withdraw more cash and so had to rely on family for cash.
- Santander has confirmed they contacted the cash machine owner and was told there was no error. The excerpt from the journal roll provided didn't confirm what notes were dispensed. But this may be because this evidence was unable to be provided.
- I have considered whether Ms H may just have been mistaken and in fact received all the money she requested or is in fact lying. But I'm not sure why I should believe Ms H was mistaken or lying. This feels rather insulting to her. She had a balance of more than £1,700 in her Santander account so I can see no reason why this would be the case.
- I don't only rely on the cash machine journal roll, however. I would normally expect to see more data from the bank along with what may have been included within the purge bin. I appreciate Santander has confirmed they were told there were no issues with the cash machine in question, but I can't rule out something may have occurred which isn't obvious from the journal roll alone.
- Santander doubts whether the reviews Ms H noted could be considered as reliable. I appreciate this may be the case, but like Santander I don't have any evidence to say whether an error occurred or not.
- Santander has said they're not in a position to get further evidence nor do they see why they should. As our investigator demonstrated, there is an obligation to show successful execution of the transaction. I'm not satisfied I've seen this here.
- Santander 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.

On balance and based on the evidence presented, I don't believe there's enough to show the withdrawal was completed successfully.

Putting things right

Santander will need to refund £209.42 to Ms H along with 8% simple interest from 18 April 2025.

I can see that separately Santander gave Ms H £50 compensation for her complaint issues which I believe is reasonable.

My final decision

For the reasons given, my final decision is to instruct Santander UK plc to:

- Refund £209.42 to Ms H; and
- Add 8% simple interest from 18 April 2025 to the date of settlement.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms H to accept or reject my decision before 17 October 2025.

Sandra Quinn
Ombudsman