

The complaint

Mr M has complained TSB Bank plc won't refund him for a cash machine withdrawal that wasn't successfully completed.

What happened

Mr M has held an account with TSB since August 2020. In July 2025 Mr M used a cash machine at a local Post Office to withdraw money for his daily expenditure. He requested £250 at 13:48 which he received, then made a further request at 13:58. He didn't get any money as he'd requested but could see that his account was still debited a further £250.

Mr M complained to the Post Office but was told he'd need to contact TSB. He called his bank. His account was credited with £250. He believed that was the end of it. He then got a further letter from TSB confirming that after further investigation, TSB believed there was no fault with the cash machine, and they'd be re-debiting him. This was done on 1 August.

Mr M complained to TSB, but they believed they'd done nothing wrong. Unhappy with this outcome, Mr M brought his complaint to the ombudsman service, along with evidence of a signed note from the Post Office stating there had been issues with the cash machine Mr M had used.

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

TSB didn't believe they were under any obligation to carry out further investigation or refund Mr M. They've asked an ombudsman to consider Mr M'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 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.

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. In this case the Payment Services Regulations 2017 are relevant as they require financial institutions to show transactions were properly executed.

To help me come to a decision, I've reviewed the evidence TSB provided as well as what Mr M has told us.

I don't believe Mr M received the money he requested from the cash machine the second time around in July 2025. I say this because:

- Mr M's testimony has been consistent throughout that he'd not received any funds from the second cash machine withdrawal he attempted at 13:58 on 9 July 2025. I can also see that a third cash machine withdrawal was attempted at 13:59, a minute after the second – and I believe unsuccessful – attempted withdrawal. Mr M's statements show he regularly uses this cash machine on a weekly basis to withdraw cash after he's paid. He also regularly makes two withdrawals of £250, depending on his available funds. I believe it's highly likely that Mr M tried to make a third withdrawal – which doesn't match his normal usage – as he'd not received the money he requested after the second withdrawal. This third withdrawal was unsuccessful as the cash machine network judged Mr M's daily withdrawal limit to have been reached.
- TSB has confirmed they contacted the cash machine owner and was told there was no error. The excerpt from the journal roll provided confirmed which notes were dispensed.
- I have considered whether Mr M may just have been mistaken and in fact received all the money he requested or is in fact lying. But I'm not sure why I should believe Mr M was mistaken or lying. This feels rather insulting to him.
- 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 TSB has confirmed they were told there were no issues with the cash machine in question or was there any cash difference, but I can't rule out something may have occurred which isn't obvious from the journal roll alone.
- TSB doubts the signed note Mr M produced (with a formal Post Office stamp). I'm not sure why as I have no reason to believe this is not genuine. It clearly states there had been "*an ongoing bounceback issue*" with some cash machine transactions that day but that the Post Office manager couldn't confirm whether Mr M's transaction was one of those affected or not.
- As our investigator has confirmed to TSB, there is an obligation to show the successful execution of the transaction. I'm not satisfied I've seen this here. I've taken into account the evidence Mr M has submitted in support of his claim.
- TSB has provided no evidence why Mr M must be mistaken or lying, nor have they confirmed Mr M 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

TSB will need to refund £250 to Mr M along with 8% simple interest from 9 July 2025.

My final decision

For the reasons given, my final decision is to instruct TSB Bank plc to:

- Refund £250 to Mr M; and
- Add 8% simple interest from 9 July 2025 to the date of settlement.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 25 December 2025.

Sandra Quinn
Ombudsman