

The complaint

P, a company, complains that £270 went missing from a cash deposit into a Santander UK Plc ATM.

Mr O makes the complaint as a director of P.

What happened

On 21 July 2025 Mr O made three cash deposits at a Santander ATM. The first two such deposits were accepted and credited P's account. But the third deposit which Mr O says was for £950, failed to credit P's account. Mr O immediately phoned Santander but as this was out of hours, it couldn't deal with the matter. Mr O was travelling abroad the next day but contacted Santander and it set up a dispute. He made several calls chasing up the matter over the next few days but Santander didn't credit P's account until 4 August.

The amount credited was £680, this was what was registered as a surplus in the ATM in question the next day. Mr O insisted that he had deposited £950. He further said he had made multiple phone calls while abroad and that the delay in crediting the account meant that P had incurred overdraft charges.

After Mr O had referred the matter to this Service, Santander offered £150 compensation, but confirmed it wouldn't refund the balance Mr O says was owed.

Our Investigator didn't think Santander needed to return any additional funds. They thought Santander's offer of compensation for the poor customer service was reasonable.

Mr O didn't agree – he pointed out that Santander had kept the funds for fourteen days so they could easily have gone missing.

The matter has been passed to me for an Ombudsman's consideration.

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.

I should explain that when investigating this sort of complaint, this very much depends on the technical evidence that the bank supplies to us. In this case Santander has shown us evidence of the transactions from that particular ATM on 21 July. This confirms that Mr O made two deposits which credited P's account, and there's no dispute over those.

In respect of the third cash deposit, the technical record shows that Mr O paid in 63 £10 notes, and one £50 note, totalling £680. As this record also concurs with the record for the other two deposits, I think it likely that Mr O deposited £680. The other record that Santander has shown us is in respect of the total cash paid into that ATM on that day against the total credited to accounts. This shows a surplus of £680, and as no other complaints were made on that day, Santander was able to conclude that that was the amount owed.

Technical evidence is persuasive, and I've not seen other evidence that Mr O deposited £950. And as the technical logs apply to specific days, I don't think that the cash went missing in the 14 days between the deposit and being credited to P's account. Though I fully understand that this was frustrating for Mr O.

In respect of Mr O complaining about the matter, he clearly did the right thing by phoning Santander as soon as he realised that the account had not been credited. And I think that he was inconvenienced for having to make multiple phone calls in order to chase the matter up. Santander hasn't been able to explain the delay, so it appears to be just due to human error.

As regards compensation, I have to advise Mr O that the complainant in this case is P. As a limited company it can't suffer distress, so any compensation would be in respect of the inconvenience caused to its director, Mr O. And I appreciate that having to take the time to make the phone calls did cause him inconvenience. Though I think in the circumstances of this case that £150 is a fair and reasonable offer for this.

I have considered Mr O's point that the delay in crediting the funds to P's account led to overdraft charges. However, looking at the account, even if £950 had been credited on 21 July, it would not have cleared the overdraft. Further funds were credited to the account on 23 July, but because of payments going out of the account the next day, it went back into overdraft.

So, as the payments into P's account wouldn't have cleared the overdraft, I'm not persuaded that any additional fees were incurred because of the said delay. For the same reason I won't award interest on the £680.

My final decision

Santander has already made an offer to pay £150 to settle the complaint and I think this offer is fair in all the circumstances.

So my decision is that Santander UK Plc should pay £150.

Under the rules of the Financial Ombudsman Service, I'm required to ask P to accept or reject my decision before 12 December 2025.

Ray Lawley
Ombudsman