

The complaint

Ms O has complained J.P. Morgan Europe Limited, trading as Chase, won't refund her for a cash machine withdrawal that wasn't successfully completed.

What happened

On 7 July 2025 Ms O tried to use a cash machine at a local supermarket to withdraw money that she needed for her children's clubs and normal household expenses. This machine wasn't dispensing cash, so she moved to another machine near the station. She used this machine to try and withdraw £250 at 21:40. Although Ms O heard cash being counted, nothing was dispensed and a message flashed up on the screen saying, "*temporarily out of service*". No money or receipt was issued.

At the time this happened, Ms O checked her Chase account and could see the amount of £250 pending on her account. She contacted them and was told it may take a couple of days for things to right themselves. Ms O contacted Chase again to ask them to refund her. It took over two months for Chase to confirm they wouldn't be refunding Ms O. They believed the cash machine owner had shown the transaction had been executed effectively.

Unhappy with this outcome, Ms O brought her complaint to the ombudsman service.

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

Chase didn't believe they were under any obligation to carry out further investigation or refund Ms O. They've asked an ombudsman to consider Ms O'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.

I'm also aware that there are interbank mechanisms which enable financial institutions to share data about disputed cash machine withdrawals.

To help me come to a decision, I've reviewed the evidence Chase provided (from the cash machine owner) as well as what Ms O has told us.

I don't believe Ms O received the money she requested from the cash machine on 7 July 2025. I say this because:

- Ms O's testimony has been consistent throughout that she didn't receive any funds from the cash machine withdrawal she attempted at 21:40 on 7 July 2025. According to her testimony she used this cash machine and hung around for a bit checking the machine after no cash was dispensed. Ms O has also shared a photo she took of the machine after it stopped working.
- Chase has provided evidence of the journal roll from the cash machine owner. This shows Ms O's card being used (although I have to make that assumption as Chase has provided limited evidence to support Ms O's account with them) for a withdrawal of £250. However, this journal roll uses the terms "RECEIPT PRINTER ERROR", "REJECTED/RETRACTED" and "SET IN SUSPEND MODE". I am not satisfied this provides irrefutable evidence that this transaction was effectively executed as required under the PSRs.
- Chase has been unwilling to contact the cash machine owner to ascertain whether there were any associated cash machine issues or even whether the cash machine balanced. I have taken this into account when coming to a decision.
- I have considered whether Ms O 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 O was mistaken or lying. This feels rather insulting to her. I also note the photo evidence provided. Whilst there is no date evidence related to this photo, it does match the cash machine Ms O used this day.
- I don't only rely on the cash machine journal roll. I would normally expect to see more data from the bank along with what may have been included within the purge bin. Chase has not attempted to get this information from the cash machine owner. I can't rule out something may have occurred which isn't obvious from the journal roll alone.
- As our investigator has confirmed to Chase, 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 Ms O's testimony.
- Chase has provided no evidence why Ms O may be mistaken or lying, nor have they confirmed Ms O has any history of previous fraud claims.

I note Chase's questions around the evidence our service requests to verify as much as possible the success or otherwise of cash machine dispense. I appreciate the difficulties they may have based on what the interbank rules suggest should be shared, but as much as possible I would expect to see them go further than they have done on this case.

On balance, I don't believe there's enough here to show the withdrawal was completed successfully.

Putting things right

Chase will need to refund £250 to Ms O along with 8% simple interest from 7 July 2025.

I have also noted the time they took in trying to manage Ms O's dispute. I feel this was prolonged and because Chase provided us with no evidence of Ms O's account use, I'm unable to see that they provided her with a refund under the PSRs as I would normally expect to see. Taking this into account, like our investigator I'm instructing Chase to pay £50 for the inconvenience caused.

My final decision

For the reasons given, my final decision is to instruct J.P. Morgan Europe Limited, trading as Chase, to:

- Refund £250 to Ms O;
- Pay £50 to Ms O for the inconvenience caused; and
- Add 8% simple interest from 7 July 2025 to the date of settlement.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms O to accept or reject my decision before 11 May 2026.

Sandra Quinn
Ombudsman