

complaint

Mrs B complains that Vanquis Bank Limited is pursuing her for £200 it says she withdrew on her credit card. Mrs B says she didn't withdraw the money.

background

When Mrs B received her new credit card she says she tried to withdraw £200 in a branch of TSB, but that her card was declined. However, when she later checked her card balance, it showed a cash advance of £200.

Our adjudicator did not recommend that the complaint should be upheld. He said that the bank had provided an audit trail for the transaction and, although the incorrect PIN had been entered more than once, there was also a successful withdrawal.

Mrs B responded to say that she remembers calling Vanquis from the bank and it confirmed that £200 had been withdrawn, but that she told it she hadn't received the money.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

I have seen TSB's record of the transactions from the relevant time. It shows that Mrs B attempted to use her card both before and after the successful transaction. Therefore I consider it likely that Mrs B was at the machine when TSB says the £200 was dispensed. The records also show that the cash was dispensed, and then taken, within seconds, so I think it unlikely that the money was taken back into the machine.

As Mrs B now recalls that she called Vanquis at the time (and Vanquis's records confirm that to be the case), she says she may have had her back to the cash machine during the call. I therefore think it is possible that the £200 was taken by a third party.

Much as I sympathise with Mrs B's position, I cannot conclude that Vanquis has done anything wrong and, therefore, I cannot order it to refund the £200.

my final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mrs B to accept or reject my decision before 23 February 2015.

Amanda Williams
ombudsman