

complaint

Mr I says that after receiving a £400 deposit into his account his balance hasn't been accurate. This has led to him being overdrawn and he'd like Santander UK Plc to credit him the difference.

background

Mr I has two bank accounts – a basic and a top up account - with Santander. In August 2018 he received a credit of £400 from a third party into one of his Santander bank accounts. Mr I tried to withdraw some of this money but had problems with the ATM dispensing and complained to Santander. Mr I accepted that he'd been refunded by Santander for the failed withdrawals, but didn't think his account balances were now correct. In particular he thought he shouldn't be overdrawn in his top up account.

Santander said:

- they checked the balance of both Mr I's accounts and his top up account was overdrawn by £196.13 due to the re-debit of funds after an ATM dispute
- they said that since the 11 September 2018 Mr I's balance has been overdrawn
- on the 18 Jan 2019 Mr I received a refund for an ATM dispute and the funds were deposited into his basic rather than top up account

Our investigator looked at Mr I's complaint and didn't think that Santander needed to do anymore. He explained that he was satisfied Mr I's balances matched the money he had coming into his account – including the £400 deposit.

Our investigator also thought that the reason his top up account was overdrawn was because Mr I had asked for the ATM refund to be paid into the basic account.

Mr I didn't accept our investigators opinion. He said if Santander had refunded his money – as they'd agreed to do – then he wouldn't be overdrawn in his top up account.

As Mr I didn't agree with our investigator's outcome it's been passed to me for a decision.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. And in doing so I've come to the same conclusion as the investigator for broadly the same reasons.

I've looked at Mr I's account statements and I'm satisfied that he's been refunded for the disputed withdrawals and had access to the £400. I say this because:

- I can see that on the 18 August 2018, Mr I received a credit of £400 into his top up account
- on the 19 August 2018 Mr I was given a refund of £240 for a disputed ATM withdrawal
- on the 21 August 2018 Mr I was given a temporary refund of £230 for a disputed ATM withdrawal – after Santander investigated they re-debited the amount on the 11 September 2018 putting Mr I into his overdraft on his top up account

- on the 18 January 2019 Mr I was given an ATM refund of £200 and £50 compensation which was paid into his basic account

I've thought about why I think Mr I believes his top up account balance isn't correct. And I think it's because the disputed withdrawal of £200 – refunded to him on the 18 January 2019 – was debited from his top up account but refunded to his basic account. And as Mr I agreed to this, I can't see that Santander did anything wrong in making the refund this way.

I realise this will be disappointing to Mr I but for the reasons I've explained above I don't think Santander need to do anymore here.

my final decision

I don't uphold Mr I's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I to accept or reject my decision before 5 October 2019.

Jeff burch
ombudsman