

The complaint

Mrs C complains that Nationwide Building Society won't refund the money she says she didn't receive from a cash machine.

What happened

Mrs C says she tried to withdraw £500 from her account at a cash machine. But that she didn't receive anything. She later found that this had been debited and she wants this money refunded.

Nationwide said that it had contacted the third-party cash machine owner. And that it had responded that there were no issues with the machine and no discrepancy. So, Nationwide wouldn't be refunding the money.

Our investigator didn't recommend that the complaint be upheld. Nationwide had provided the information from the cash machine owner. This included a journal roll that showed successful use of the machine before and after Mrs C. The journal also showed that she had input her card three times. The transaction had been cancelled the first two times, and this seemed to be done by her having received a message there was no ability to print receipts. The third time the card was used began at just before 13:05 and the machine entries showed that the cash was dispensed. Our investigator said that Nationwide couldn't be responsible for what happened after it had been dispensed and if someone had taken it that would be a police matter. In addition, it would be for the police to obtain any CCTV that was available. Our investigator provided copies of the journal entries to Mrs C.

Mrs C didn't agree. She is represented in this complaint and her representative said she was with Mrs C at the time and no money was dispensed. Mrs C wanted this to be reviewed as it was a significant amount of money and was very distressing.

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 won't be able to say *exactly* what happened but I'm thinking about what is *most likely*.

Nationwide has obtained the evidence I'd expect it to about this dispute. This has been shared with Mrs C and her representative with appropriate redactions. This records that Mrs C's card was inserted into this cash machine three times and nobody else used the machine with a different card in between those times. And that it was on the third occasion that a cash withdrawal was requested. The journal states that the cash was dispensed correctly as it had for users before and after her. The note count was consistent with the withdrawal and no notes then rejected. The money was dispensed and taken. The machine owner says that the machine balanced. I note that that card was taken from the machine during the withdrawal at 13:05:31 that day and the notes presented at 13:05:50 and taken straight away.

I can also see that as Mrs C says she tried to take out £500 elsewhere at 13:50. That and further attempts at smaller amounts were rejected as the daily withdrawal limit for the card had been reached. She checked her account online and went to a Nationwide branch to withdraw money. The dispute was reported that day.

Mrs C and her representative have been consistent and clear about what happened. I don't rule out the possibility of them being distracted at the machine or perhaps thinking that the money wasn't going to come out. But I agree with our investigator that if someone else had been able to take the money after it was correctly dispensed then that wouldn't fairly be the responsibility of Nationwide. I also see Mrs C referred to the possibility of a skimming device on the machine. That wouldn't be able to replicate the chip on the card needed for the cash withdrawal and there were only seconds between each time the card was inserted at the machine in this case.

I've balanced all the evidence and taken into account the testimony given. Having done so I consider it most likely that the money was correctly dispensed. So, I'm afraid I don't have a basis to find that Nationwide made a mistake in debiting this amount from Mrs C's account and to ask it to do anything further. I can appreciate how disappointed Mrs C will be by my assessment given what is at stake for her.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 1 November 2023.

Michael Crewe
Ombudsman