

The complaint

Mr A, on behalf of T, complains that a cash withdrawal of £420 did not dispense from a Barclays Bank UK PLC automated teller machine (ATM) correctly.

What happened

Mr A says that on 6 September 2022 he attempted to withdraw £420 in cash from a Barclays ATM. T's card was returned but no cash was dispensed and Mr A says there was an error message. He then used a machine next to the initial one to withdraw £300 instead, as the accounts daily cash withdrawal limit had been reached. The following day he withdrew the further £120 and later realised the initial £420 had been deducted from T's account. He raised a dispute with Barclays.

Barclays issued a final response letter on 7 November in which they explained that they had reviewed the ATM in question and the amount for the day balanced. There were no discrepancies for the day and no funds were missing, so they did not agree that an error had occurred with the machine. However, they did accept that they had taken a long time to respond to T's claim and credited their account with £25 compensation to apologise for this.

Mr A disagreed with this on behalf of T and referred the complaint to our service. Our Investigator looked into it and agreed with Barclays that there was no sign of an error with the cash withdrawal. They reviewed the ATM journal roll which showed the balance of the ATM decreased by £420 after the transaction. In addition, there was no cash in the 'purge' bin which would normally occur when there was an error. Because of this, they did not agree that Barclays should credit £420 to T's account.

Mr A disagreed with this as he states there was an error message on the ATM which could mean the cash was dispensed after he left. So, he did not think the cash had been dispensed at a reasonable time.

As an informal agreement could not be reached, the complaint has been passed to me for a final decision.

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'm not satisfied that Barclays made an error in the dispensing of the cash so I do not direct it to credit T's account with £420. I'll explain why in more detail.

Barclays provided evidence to show what happened at the ATM in question on the day of the withdrawal. It has firstly provided an ATM reconciliation summary which essentially shows the updated balance of the machine regularly throughout the day. This shows the balance of the ATM reducing by the correct amount following T's cash withdrawal.

Barclays has also provided a more detailed audit of the ATM called an ATM journal roll. This shows that at 8:11am on the day in question, £420 was dispensed from the machine and this tallies with the exact timing of the withdrawal on T's statements.

Looking at the journal roll for the day, there does not appear to be any errors or known issues with other cash withdrawals around the same time. And Barclays has confirmed there was no cash at the end of the day in the 'purge' bin, which could be an indication of an error with the machine.

With all of the above in mind, there is nothing to suggest that an error occurred with the dispensing of the cash. I have taken into account Mr A's comments that an error message appeared on the screen, however looking at the evidence there is nothing to suggest there was an error which affected the dispensing of the cash.

Having carefully considered everything available to me, I do not direct Barclays to credit the £420 to T's account.

My final decision

I do not uphold T's complaint against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask T to accept or reject my decision before 22 September 2023.

Rebecca Norris
Ombudsman