

The complaint

Mr I complains that Santander UK Plc hasn't credited his account with money he deposited using an ATM.

What happened

Mr I says he used an ATM outside a Santander branch on the evening of 11 September 2022 to deposit some cash. He says that after depositing the money into the machine it returned his card and then 'crashed' with the machine no longer working. Mr I says the money was then not deposited into his account. He called Santander that same day to report the issue.

Santander looked into the matter and checked the records for the ATM Mr I used. It said there was no evidence that he had attempted a deposit and that the ATM was not over by the amount Mr I was claiming, so it said it would not be crediting his account with the disputed amount.

Mr I was unhappy with Santander's response, so he referred his complaint to our service. Our Investigator didn't uphold Mr I's complaint. They explained that Santander had provided evidence to show that the ATM was out of service, but that was between 10 September and 12 September, so Mr I could not have deposited the funds on the 11 September. The Investigator also noted that Santander had provided evidence to show that Mr I had not used his card at an ATM at all on the 11 September.

Mr I disagreed with these findings, he feels that Santander has fabricated evidence. As no agreement could be reached this case has been passed to me.

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 agree with the findings set out by our Investigator. Santander has provided clear evidence from its internal systems which show that the ATM at the relevant location was out of service between 16:47 on 10 September 2022 and 09:06 on 12 September 2022, so Mr I could not have attempted to deposit funds at this ATM on 11 September as he has claimed.

Santander has also provided evidence to show that, when a card is put into an ATM, that is recorded on its systems, there is no evidence of Mr I using his card at an ATM on 11 September 2022.

Mr I has said he thinks this evidence was fabricated by Santander, and has provided statements from a friend of his confirming that he tried to make the deposit. But I am satisfied that the evidence Santander has provided is legitimate screen shots from its internal systems, I've seen nothing to suggest that this evidence has been tampered with in any way. And I note that Mr I's witness initially says the event took place on 13 September,

and then changed their statement to say it was 11 September, so I do not feel this witness statement can be relied upon or that it outweighs the documentary evidence provided by Santander. Mr I has also provided photographs showing an out of service ATM, but given that Santander agrees that the ATM was out of service, these photographs don't change my view of this complaint.

Based on the evidence I've seen, I can't agree Santander has done anything wrong. I'm more persuaded by the records produced by the ATM machine and Santander's internal systems. As such, I can't say Santander needs to credit any funds to Mr I, as there's no record of any funds being deposited.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I to accept or reject my decision before 10 August 2023.

Sophie Mitchell
Ombudsman