

## **The complaint**

Miss D has complained Barclays Bank UK PLC didn't credit her with £240 which she deposited at a machine.

## **What happened**

On 23 November 2022 Miss D went into her Barclays branch. She was intending to deposit £240 in cash into her account. She used the automated machine and pressed the button to withdraw cash rather than deposit money. She wasn't expecting money to be given to her so didn't take any cash. This cash was then withdrawn back into the machine. Three minutes later Miss D withdrew £20 in cash and then deposited £40 at the same machine.

Once she'd checked her account, Miss D realised her account was missing £240 which she thought she'd deposited. A £240 cash withdrawal had also been registered. She went back to Barclays. They found £240 which had been taken back into the machine after Miss D's mistaken withdrawal. This was credited back to Miss D's account.

Miss D remained unhappy as she was adamant she'd deposited £240 and this was now missing from her account. She brought her complaint to the ombudsman service.

Our investigator reviewed the evidence Barclays was able to supply. He believed there'd been no deposit of £240 so wasn't going to ask Barclays to do anything further.

Miss D has asked an ombudsman to consider her complaint.

## **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've reached the same outcome as our investigator. I'll explain why.

Where there is a dispute about what happened, I have based my decision on the balance of probabilities. In other words, on what I consider is most likely to have happened in the light of the evidence.

When considering what is fair and reasonable, I'm required to take into account: relevant law and regulations; regulators' rules, guidance and standards; codes of practice; and, where appropriate, what I consider to have been good industry practice at the relevant time.

So to help me decide what happened, I've looked at the evidence of the transactions, as well as what Barclays and Miss D have told us. This includes the details Barclays holds about the transactions Miss D made at the machine between 16:03 and 16:10. Unfortunately there is no CCTV evidence available because of the time that has passed. I should also stress, it's not clear whether this would shed any further light on what has happened here.

I appreciate what Miss D has told us that she made a deposit of £240 but the other evidence does not reflect this.

Specifically:

- This evidence shows Miss D entered her debit card to withdraw cash at 4:03pm. The cash wasn't taken by the person at the machine – Miss D – so the money was taken back and this went into the purge bin. This was the cash discovered later and credited back to Miss D's account on 29 November.
- At 4:06pm, £20 was withdrawn using the same debit card.
- At 4:09pm a deposit of £40 was made into Miss D's account. This consisted of 2 £10 notes and one £20. When calling back at the branch later, Miss D confirmed she'd made this transaction.
- Miss D agrees she continued to retain her debit card throughout these transactions.

Miss D has stated she deposited £240 but there is only the record of one deposit of £40, which Miss D confirmed to Barclays was her additional deposit. There's no record of another transaction that was abandoned whether that was a withdrawal or deposit.

Miss D has been unable to confirm where this second amount of £240 came from or how it was made up. I suspect that she just became confused after realising she'd tried to withdraw money but then was unable to access the £240 she thought she'd withdrawn. I wonder if this is why she then withdrew £20 just to check the machine was working. As she didn't need the money, she then re-deposited that £20 along with cash she's told us she had on her.

I'm sorry that I am unable to explain satisfactorily what happened here but I don't believe Miss D made a deposit of £240 at the time she believes. I won't be asking Barclays to take any further action.

### **My final decision**

For the reasons given, my final decision is not to uphold Miss D's complaint against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss D to accept or reject my decision before 12 October 2023.

Sandra Quinn  
**Ombudsman**