

The complaint

Mr W is unhappy that a Santander UK Plc cash machine (ATM) didn't dispense money when it should have done.

What happened

The detailed background to this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

On 4 December 2022 Mr W attended a Santander ATM to make a withdrawal (from his account with Santander). He says the person in front of him successfully received their money. But when he came to use the ATM, he requested £100, and nothing came out. Mr W then called a number provided on the ATM and informed Santander of this. He says he was advised to use another ATM in the area which he did, this time successfully receiving his £100 cash.

Mr W says he was left with two £100 ATM withdrawals debiting his account when only one had been successful. Santander accepted there had been an error with the machine and credited his account with £100 the next day (5 December 2022). And following Mr W's complaint, they credited his account with £20 and apologised for any inconvenience.

Mr W remained unhappy, he doesn't think the compensation is sufficient and believes that Santander have written something unique to him into their software which is what caused him a problem with the ATM when it worked for the previous user.

One of our Investigators considered the complaint but didn't recommend that Santander needed to do more. Mr W disagreed and asked for an Ombudsman to review his 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.

I'm aware Mr W is unhappy with Santander about a variety of issues, but this decision is only about his complaint surrounding the ATM withdrawals in December 2022. I appreciate it was inconvenient for Mr W to not receive his cash at Santander's ATM. And whilst I'm not aware of the specific nature of the fault with the ATM, I've seen nothing to support that the fault was specific to Mr W or that he was targeted by Santander in any way.

No machine is infallible, and ATM's can go out of service or develop faults for a variety of reasons. But here, I can see that Mr W was able to get hold of his cash from another ATM soon after his failed withdrawal attempt. And Santander very promptly refunded him the next day – which is what I'd expect.

I appreciate Mr W says he never received a letter from Santander. But I can see their complaint response was correctly addressed. And so I don't think there was an error by Santander in relation to this. The letter included an apology and explained the £20 that had been credited to his account. I've considered the service provided by Santander overall in relation to this matter, and I think the £20 compensation along with the apology is sufficient to put things right. So, I'm not going to direct them to do anything further to resolve this complaint.

My final decision

For the reasons outlined above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 6 November 2023.

Richard Annandale
Ombudsman