

The complaint

Mr D has complained National Westminster Bank plc won't refund him £200 for cash he didn't receive from a cash machine.

What happened

In July 2023 Mr D says he went to a supermarket cash machine to withdraw £50. He felt threatened by a large person who came along and blocked his access to the machine whilst he was in the midst of using it. He was warned by this person that the machine wasn't working so Mr D wandered to another cash machine and withdrew £50.

When he noticed there'd been a cash machine withdrawal for £200 and he'd not got the cash, he complained to NatWest. NatWest felt there was no evidence the cash hadn't been dispensed and wouldn't refund Mr D.

Mr D was frustrated that nobody seemed to have taken the time to look at the CCTV that would have been in place at the first cash machine he went to.

Our investigator felt that NatWest had done nothing wrong, and she wasn't going to ask them to do anything further.

Mr D remained unhappy and has asked an ombudsman to consider 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.

Having done so, I've reached the same outcome as our investigator. I'll explain why.

Firstly, I can really appreciate Mr D's frustration that it is now too late to view any CCTV from his original cash machine withdrawal. We rarely view CCTV because of the time lag between the events that customers are disputing and when their complaints get referred to us. I'm not convinced having the CCTV would have any impact on the decision I'm making.

I've reviewed the automated records showing Mr D's card use on 30 July 2023. This shows there were – as Mr D has told us – two cash machine withdrawals. The first one took place at a supermarket at 17:59. This was a request for £200 which was then successfully dispensed.

The second withdrawal was for £50 at a nearby bank-based cash machine. This took place at 18:01.

Mr D has shared his statement for this period which shows these two transactions the other way around which he believes reflects his memory at that time. This may mirror when the transactions hit his account but I'm in no doubt of the order of the transactions which took place as I've outlined above.

There was only one attempted withdrawal at the supermarket using Mr D's debit card. This was for £200 which Mr D has said he didn't get. He says that he was withdrawing £50 but there's no evidence I've seen which shows this. Unfortunately, I can't know for sure exactly what happened, but I wonder whether the person who intervened during this transaction managed to pinch all of Mr D's money as it was being dispensed by the cash machine. It's possible Mr D was distracted sufficiently he wasn't able to see clearly what was going on. I know Mr D has reported this event to the police. In all likelihood, I think this is what happened. In which case Mr D has been the victim of theft but all the evidence points to the cash machine functioning as expected, despite Mr D being misled otherwise.

There is no evidence looking at the audit information provided to me that a transaction for £50 using Mr D's card was ever attempted at the first cash machine. I know Mr D feels otherwise but I think the anxiety caused by somebody trying to put him off at the cash machine – and steal his money – may have unnerved him sufficiently.

I don't believe there's any evidence to show the cash machine didn't dispense money as requested by Mr D. Unfortunately, Mr D was then a victim of crime. But I won't be asking NatWest to refund him.

My final decision

For the reasons given, my final decision is not to uphold Mr D's complaint against National Westminster Bank plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 3 October 2024.

Sandra Quinn
Ombudsman