

## **The complaint**

Mrs and Mr B complain that they were unable to get cash out of the Automated Teller Machine (ATM) at a branch of Bank of Scotland plc (trading as Halifax).

## **What happened**

Mrs B says she was told that there was no cash in the ATM at the branch and, instead, she had to queue to withdraw the money. She says she wasn't told that, in fact, there was a fault with the machine and says that she's had issues with this branch previously.

Halifax did not uphold Mrs B's complaint but acknowledged that there was a known fault with its cash machines on 13 September 2023. It says the fault was being investigated and was fixed in the following days. It adds that it did not intend to cause Mrs B any inconvenience and was pleased to learn she had managed to withdraw the cash she needed.

Our investigator did not recommend the complaint should be upheld. He said he'd seen evidence to show the issue Mrs B encountered was due to a national outage and out of the bank's control.

Mrs and Mr B responded to say, in summary, that Halifax did not provide the expected service and she was given incorrect information. She said the delay in withdrawing cash inconvenienced them as they needed to be elsewhere.

## **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've listened to the relevant calls and Mrs B said she arrived at the branch 15 minutes after the branch opened and was told the cash machines were empty. She said this was the third time there had been an issue with that particular branch and there were only two staff members available.

Whilst I appreciate Mrs and Mr B were inconvenienced by being unable to withdraw cash from the machine, they were able to withdraw cash at the desk. Based on the time of the cash withdrawal, I can see this happened roughly ten minutes after they entered the branch.

Although, as Mr B says, this is not the speed and self-service they'd expect from working ATMs, I don't find this delay was unreasonable.

As the issue was a nationwide fault, I can't conclude that the branch was at fault, however I accept the communication could have been better. Halifax apologised to Mrs B for the inconvenience and, in the follow-up call to her, assured her that the ongoing issues had been highlighted to the branch. Mrs B has now said she's seen an improvement.

I acknowledge Mrs and Mr B have had multiple issues with Halifax, but these have been addressed as part of other complaints.

In all the circumstances of the complaint, I'm satisfied that the apology and the branch follow-up, already provided by Halifax, are sufficient and it doesn't need to do anything further.

**My final decision**

My decision is that I do not uphold this complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B and Mr B to accept or reject my decision before 2 October 2024.

Amanda Williams  
**Ombudsman**