

# ATMs

**8 March 2016**

ATMs are a quick and convenient way to withdraw and deposit cash. This guide covers some of the key things you need to know about using ATMs.

## Security

When using an ATM you should shield your PIN number so it cannot be seen by people around you. This reduces the chance of somebody 'shoulder surfing' your PIN and being able to use your card fraudulently. Some ATMs have built-in security features to protect customers from fraud. So long as you take reasonable care when using an ATM you should not be held responsible if your card is used fraudulently.

## Fees and charges

ATM fees will vary depending on your bank and the type of account you have. You can get information about ATM fees from your bank.

Generally speaking, if your account has free electronic transactions you will be able to use your bank's ATMs free of charge. If your account has electronic transaction fees you will be charged for these when using an ATM. Most banks charge a standard fee for using another bank's ATM. This may include balance enquiries.

## What happens if something goes wrong?

If something goes wrong when you use an ATM, contact your bank as soon as possible.

ATM-related problems we have investigated include the machine:

- not returning the card
- not dispensing the requested amount of cash
- incorrectly processing a deposit.

If any of these happen to you, contact your bank, even if the ATM machine is provided by another bank. For the situation to be resolved, your bank has to follow this issue up with the other bank on your behalf.

This process can involve finding out whether the ATM has the right amount of cash inside. If the ATM does not balance (has too much/not enough money inside it) or some other problem is discovered, your bank will adjust your account balance accordingly.

## How to contact us

For more information about credit and debit card security, read our Quick Guide on [Looking after your credit and debit cards and PINs](#).

## Case note 1

Mr L went to withdraw \$200 from another bank's ATM (bank B). It looked like the transaction was being processed until an on-screen message advised the transaction could not be processed. The card was returned without any money.

Mr L checked his account the next day via internet banking and found \$200 had been debited from his account at the same ATM. He contacted his bank about this, which in turn contacted bank B.

Bank B advised Mr L's bank that it had checked the ATM and it had balanced correctly. On that basis, Mr L's bank refused to reimburse him the \$200.

Mr L was not satisfied and complained to our office. We asked his bank to obtain proof the machine balanced. Mr L's bank requested this from bank B at which point the latter discovered the machine had an extra \$200 cash inside it.

Mr L's bank promptly reimbursed him the \$200, gave him \$100 compensation, and apologised for what had happened.

## Case note 2

Ms P attempted to deposit \$1,055 in her bank's ATM. She put the money in the machine which processed the deposit. However, it only recorded receiving \$330.

Seeing this, Ms P cancelled the transaction and the machine returned \$330 cash. She then took these funds into her local branch and deposited them into her account, advising the branch about her experience with the ATM.

The bank looked into Ms P's claim and determined the ATM had balanced. The ATM's computer records showed it had only received \$330. On this basis the bank told Ms P it could not assist her further, and she could complain to our office if she wished.

We began our investigation by asking the bank for copies of the ATM's transaction records and video footage of Ms P using it. While the bank was gathering this information, the ATM underwent routine maintenance.

The bank told the maintenance company about Ms P's claim the machine had not correctly processed her deposit, and during the maintenance work, the missing money was found. We contacted Ms P and told her that the money had been found. It was deposited into her account the same day.

## How to contact us