

## **The complaint**

Mrs W complains that Lloyds Bank PLC actions resulted in her being attacked and having money stolen from her.

## **What happened**

Mrs W says she went to a Lloyds branch to withdraw £10,000 in cash in June 2021. She says Lloyds staff member repeated the amount she was withdrawing on about five occasions and in such way that alerted a male behind her about the large withdrawal. Mrs W says she was attacked later that day near her home and the £10,000 was stolen. She says one of her attackers was behind her in the Lloyds branch and would have known about the withdrawal. Mrs W also says that Lloyds then provided the wrong branch video recording of the incident and didn't keep the correct footage. She would like Lloyds to refund the money and says she has been caused anxiety due to its mistakes.

Lloyds says it followed its correct procedure for a large cash withdrawal and is obliged to confirm the amount. It says it's also obliged to ask its customers in these circumstances potential fraud questions and did provide the Police with the video as requested. Lloyds says there was an issue with the time stamp and when the Police asked for updated footage it was no longer kept.

Mrs W brought her complaint to us and our investigator upheld the complaint in part. The investigator thought Lloyds had followed its procedure for large cash withdrawals and it wasn't responsible for the actions of others. The investigator thought Lloyds could have dealt with the video footage request more appropriately and recommended Lloyds pay £150 compensation for that part of the complaint.

Lloyds has agreed to pay that amount.

Mrs W doesn't agree with the investigator's view and says Lloyds ought to have taken her into a private room. She says the Lloyds staff member wasn't discreet and that she asked Lloyds to keep the video footage. Mrs W says Lloyds refused to provide that footage and that could have led to the culprit being arrested.

## **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 have come to the overall view that I don't uphold this complaint. I appreciate Mrs W will be disappointed by my decision and I also appreciate the very difficult time she must be going through having been the victim of an offence. But I can't fairly hold Lloyds responsible for what took place for the reasons I will explain.

I am sure Mrs W appreciates that large cash withdrawals must be checked by banks and building societies to make sure its customers are not the victim of crime. That of course means asking customers about the withdrawal reasons. I have looked at Lloyds procedure in

these circumstances and am satisfied it followed it when dealing with Mrs W's request.

I appreciate Mrs W says she ought to have been offered a private room to conduct the transaction and the amount shouldn't have been repeated. But I also think that it's likely Mrs W would have mentioned the withdrawal amount first and that it possible the person behind her heard that. So, it follows that I can't fairly conclude a private room or by Lloyds not mentioning the amount would have made any difference here. In any event I can't fairly hold Lloyds responsible for the actions of a third party and think it inevitable in a bank or building society that money is discussed.

I have looked carefully at Lloyds records about the video footage request. I make clear to Mrs W that I have seen the e-mail she has sent me from the Police, but I do not have access to the Police's official requests and am unaware why the date stamp was possibly incorrect.

I can see that Lloyds did provide the Police with video footage. And I can see that the Police e-mailed Lloyds on 18 June 2021 asking for the footage and that an Officer attended the Lloyds branch that day. Lloyds actioned that request on 18 June 2021. On 19 August the investigating Police Officer e-mailed Mrs W and told her the video footage was no longer available.

I can't fairly conclude from the e-mails I have been provided from both sides what the issue or problem was with the footage. And I make clear it is impossible to know what if anything would have been shown or that even if the offender was captured that would have resulted in Mrs W receiving her money back. I don't know why the Police did not made a request for the footage until 18 June 2021 and I can't be sure what was the issue with the footage sent by Lloyds. I also don't know when the Police followed the request up but can see that it was on 19 August 2021 over two months after the incident that the Police updated Mrs W about the lack of footage. In those circumstances I can't fairly conclude Lloyds was at fault in sending incorrect footage or by not acting in a timely manner. But I appreciate why the investigator reached the view he did and can also see that Lloyds has fairly agreed to pay the £150 compensation which remains open to Mrs W to accept if she wishes.

### **Putting things right**

Lloyds has fairly agreed to pay £150 compensation which for the reasons I have explained I will let Mrs W decide if she wishes to accept that offer.

### **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 14 March 2022.

David Singh  
**Ombudsman**