

The complaint

Miss T complains Nationwide Building Society (Nationwide) asked unreasonable and unnecessary questions when she withdrew cash from the branch which she believes led to an incident where the cash was stolen.

What happened

Miss T says she visited a local Nationwide branch in mid-June 2024 to withdraw £7,000 in cash. Miss T says the cashier then asked her a series of personal questions which made her feel uncomfortable as this was done with other branch customers present who could overhear. Miss T felt the level and intrusive nature of the questions by the staff was unnecessary and she had never been subjected to this before.

Miss T says following her leaving the branch she was involved in an incident that led to the theft of the cash and is of the view that someone had targeted her, having overheard the conversation in the branch.

Miss T doesn't feel Nationwide took her complaint about this incident seriously and should have taken a formal statement from her when she raised the incident with them. Miss T says Nationwide's offer of £30 by way of apology for how the complaint was dealt with, doesn't go far enough to cover the stress and anxiety she has gone through over this matter.

Nationwide says it carried out its standard process when the branch staff asked the questions it did and while this may seem intrusive, this is done to protect customers from potential fraud and scams. Nationwide says it wouldn't ordinarily take customers into a private room to ask these questions, but if asked to do so it would try to accommodate any such requests – but that wasn't asked here.

Nationwide says it was sorry to learn of the theft outside of the branch and its police liaison team would be happy to speak with the police about this matter to help its investigation.

Nationwide says it accepts Miss T should have been advised of the process of the allocation of her complaint and apologised for that and offered Miss T £30, which Miss T declined.

Miss T wasn't happy with Nationwide's response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator says she was very sorry to hear Miss T had been subjected to a serious crime and that would have had a dramatic impact on her. The investigator says it's not the role of this service however to tell businesses like Nationwide how it must conduct its security procedures, that would be a matter for the Financial Conduct Authority (FCA).

The investigator felt Nationwide had a duty to protect its customers and keep their bank accounts safe, so it wasn't unreasonable for it to ask the questions it did, especially as Miss T was withdrawing a considerable amount of cash.

The investigator made the point it was not the standard policy of Nationwide to take

customers into a side room when asking those questions but she felt if Miss T had asked, it would try and accommodate that.

The investigator understood that Miss T wasn't provided with the correct details of the process when she logged her complaint and while that was inconvenient the impact was minimal and the offer of £30 by Nationwide was reasonable here.

The investigator didn't feel it was fair or reasonable to hold Nationwide responsible for what happened to Miss T after she left the branch and there was nothing more it could have done to avoid this incident.

Miss T didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman for a final decision.

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 won't be upholding this complaint and I will explain how I have come to my decision.

I was sorry to hear Miss T was the subject of a theft after she left the Nationwide branch and that must have been a traumatic experience for her.

The first thing to say here is Miss T has raised an issue regarding Nationwide's complaints process and in particular that it should have asked for a formal statement from her and misled her about how the complaints process worked.

While I understand this point, it's not the role of this service to scrutinise Nationwide's complaints process or to tell Nationwide how it should deal with complaints more widely. My role is to look at what's fair and reasonable in the individual circumstances of a complaint. That said Nationwide have accepted it could have explained the complaints process more clearly and offered Miss T £30 by way of apology and I'm satisfied that's fair here.

When looking at this complaint I will consider if Nationwide acted unreasonably when it asked detailed questions in the branch, relating to a large cash withdrawal Miss T made in June 2024, and if it should be held responsible for what happened outside its branch.

I understand Miss T feels strongly about the extent and intrusive nature of the questions she was asked in the branch when she was withdrawing the cash from her bank account. But while I understand that it is the responsibility and expectation of Nationwide, to take steps to ensure its customers bank accounts are protected from what unfortunately is an increase in fraud and scams being perpetrated.

What I would say here is it's not my role to tell Nationwide the level of questioning it must undertake and there are no set FCA rules surrounding this. It's for Nationwide to ensure it is satisfied it has carried out the level of checks it needs, especially considering here the large amount of cash being withdrawn. I'm satisfied Nationwide weren't trying to make life difficult for Miss T, but simply carrying out its standard process for such transactions.

I also understand Miss T says she felt uncomfortable about the questions being asked at the branch cashiers till which could be overheard by other customers in the queue. I can't see that Miss T asked at that time for a private space to be provided and that's not Nationwide's standard process, but it has said, if asked to do so it would try and accommodate such a

request - which I'm satisfied is fair.

While I can fully understand the distress Miss T faced when she was robbed of the cash in her car after leaving the branch, I can't say that was directly and solely as a result of her being questioned in the branch about the withdrawal as there's no evidence to support that, so it would be unfair of me to hold Nationwide responsible. Nationwide have offered to provide the support of its police liaison team to support Miss T in any way it can and that seems a fair and reasonable thing for it to do.

While Miss T will be disappointed with my decision, I won't be asking anymore of Nationwide here.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss T to accept or reject my decision before 15 November 2024.

Barry White
Ombudsman