

## **The complaint**

Mr K has complained Santander UK plc won't refund him £300 he lost as the result of a mugging.

## **What happened**

In October 2024 Mr K went into a Santander branch and withdrew £300. He left the branch and was the victim of a mugging. The money he'd just withdrawn was stolen, along with other personal details and information.

Mr K has complained to Santander. They appreciated the trauma of what had happened but didn't believe the mugging was their fault. They gave Mr K £50 for the inconvenience.

Mr K brought his complaint to the ombudsman service.

Our investigator didn't believe it would be fair to ask Santander to do anything further.

Still unhappy, Mr K 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.

My role is to consider whether Santander did anything wrong here and therefore should refund Mr K. Unfortunately for Mr K I don't think they did.

There's no dispute that Mr K has been through a traumatic experience. He's been the victim of a horrible crime. Shortly after withdrawing cash in branch, Mr K was attacked outside and had his money stolen.

I've looked at what Santander could have done wrong. So, for example, whether they'd noticed any suspicious individuals wandering around taking note of customers' behaviour and didn't warn their customers. But there's nothing to show this is what happened.

There are inevitably a lot of individuals coming and going, or indeed waiting within any branch but there's nothing to show at the time Mr K was in branch, staff noticed anything which would cause them to alert customers. I can't hold them responsible for what happened outside of the branch.

I can only imagine how upsetting this must have been for Mr K. He has my sympathy. Unfortunately it wouldn't be fair to ask Santander to make good the money Mr K has lost.

## **My final decision**

For the reasons given, my final decision is not to uphold Mr K's complaint against Santander

UK plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 27 May 2025.

Sandra Quinn  
**Ombudsman**