

The complaint

Mrs M complains that Nationwide Building Society (Nationwide) are responsible for her cash being stolen after she left its branch having withdrawn £4,000 cash.

What happened

The background to this complaint is known to both parties and so I won't repeat it at length here. Briefly:

In November 2024, Mrs M visited her local Nationwide branch to withdraw £4,000 in cash. Unfortunately, when she left the branch, she was followed and subsequently robbed of the money.

Mrs M complained to Nationwide that it had failed to keep her and her cash safe. She said the people involved in the robbery were aware she had a large amount of cash on her as they had been in the branch while she was making the transaction. She said that during her transaction, they had been acting suspiciously and Nationwide should have done more at the time. She also said that the cashier had been talking very loudly and believed he may have been intentionally drawing attention to her.

Nationwide said it was disheartened by what had happened but ultimately said, it wasn't responsible for the theft of Mrs M's money. It said it was satisfied it had followed the correct protocol for cash withdrawals and that it was not responsible for what may occur after a member leaves their premises.

Mrs M remained unhappy, so brought the complaint to us. One of our investigators reviewed the complaint but didn't recommend the complaint should be upheld.

Mrs M asked for the complaint to be passed to an ombudsman. She also said she thought it suspicious that Nationwide was withholding the CCTV footage and was unhappy it didn't have better security measures in and around the branch. As Mrs M remained unhappy, the complaint was passed to me.

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 would firstly like to say I'm very sorry to hear about Mrs M's traumatic experience. This must have been an awful experience and I recognise the impact this must've had on her, both emotionally and financially.

Mrs M has raised several points and although I may not mention every point raised, I've considered everything she has said, but limited my findings to the areas which impact on the outcome of the case. No discourtesy is intended by this. It just reflects the informal nature of our service. Where the available evidence is contradictory, incomplete, or even missing

altogether, I have to reach my conclusions on the basis of what is most likely to have happened on the balance of probabilities.

From what I've seen, I don't think it is unreasonable for Nationwide to come to the conclusions it has. I understand Mrs M has gone through an awful experience and I really feel for her but from what I have seen, I don't think Nationwide are to blame. I'll explain further.

Mrs M has said that one or more of the people who stole her money had been in the branch while she made the transaction and had been acting suspiciously. I've seen the CCTV footage and whilst the footage of the people sitting down isn't the clearest, I didn't note anything particularly out of the ordinary. It isn't unusual for people to come into a branch to accompany other customers or wait to be seen, so I wouldn't expect this to be something Nationwide staff find strange. Mrs M said that staff members had 'flagged suspicious behaviour' from one of the individuals but Nationwide has disputed this. It said suspicious behaviour hadn't been noted but a staff member did approach the individual when she had finished serving another customer to ask if he needed assistance, however by this time he was starting to exit the branch, so no further action was taken. I don't think this behaviour would flag as suspicious and so I wouldn't have expected Nationwide staff to trigger safety protocols due to this.

Mrs M said the lack of visible security personnel in and outside the branch highlights a potential lapse in safety procedures. While I can understand the concern here, the provision of security is a business / commercial consideration and there isn't a requirement. I think there is also a responsibility on customers who require cash to consider risk factors. So, whilst I have sympathy for what happened to Mrs M, I can't say Nationwide did anything wrong here.

Mrs M has also said that the cashier was speaking loudly throughout the transaction which brought the transaction to the attention of the thief / thieves. Unfortunately, the CCTV footage is visual only so no sound can be heard but Nationwide have informed us that the cashier's internal microphone was turned off while counting the money, as per its protocol for large cash transactions. While, obviously, I can't be certain of the conversation that was had, having viewed the CCTV footage I'm satisfied that Mrs M wasn't showing physical signs of nervousness that would imply she was concerned at the cashier's volume when serving her. I note Mrs M doesn't speak much at all whilst the money is counted.

Having reviewed the CCTV, I can see Mrs M does occasionally look around during the transaction, but she doesn't do this in an excessive way and only appears to look towards the suspect specifically once but doesn't then say anything to the cashier. She doesn't seem nervous or anxious and at times, her attention is also on her phone. She also leaves the envelope with some of the cash in it on the side next to her for a couple of minutes, rather than placing it immediately out of sight. Therefore, her actions would suggest she was not nervous or suspicious about activity happening whilst the transaction was being carried out.

Nationwide have also explained that the cashier would have had to complete the security prompts shown on the system before handing over the money. As part of this, the cashier would have explained the risks of carrying cash and offered alternative payment methods. If Mrs M was worried in the branch about the individual and of the cashier's service, I'd have expected her to refuse taking the cash and ask for an alternative method of transaction instead. But this didn't happen. Once the cash was passed to Mrs M and she left the branch, it became her responsibility.

Mrs M has also commented that CCTV footage has been withheld by Nationwide. I have discussed this with Nationwide who confirmed that CCTV footage was available from the

end of November 2024 and has subsequently been collected by the police for their investigation.

I truly sympathise with what Mrs M has gone through and I hope the police manage to find justice for her. However, having reviewed everything, whilst I appreciate Mrs M will be dissatisfied, I don't think I can fairly hold Nationwide responsible for Mrs M later being robbed of the money withdrawn.

My final decision

For the reasons above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 1 May 2025.

Sarah Green
Ombudsman