

The complaint

Mrs C and Mr N complain that Santander UK Plc didn't do enough to protect them from being victims of crime and failed in its duty of care to them.

What happened

Mrs C and Mr N had arranged to go a branch on 22 January 2025 to withdraw £13,000 in cash. They explain that the branch was busy and the discussion with the cashier was loud, and the cash counted in a way obvious to others. When they left the branch the money was taken from Mr N. This was reported to police and when the branch CCTV was reviewed it showed a female directly behind them in the bank queue talking on the phone who had left without conducting a transaction. And she was suspected to have been involved in arranging the robbery. Mrs C and Mr N explain that they are vulnerable, and that the money was to be taken abroad to pay for medical treatment.

Santander said that it was sorry for what had happened. But that this wasn't due to any mistake that it had made. It said that the customers had visited the branch prior to the withdrawal and that the risks of carrying large amounts of cash were explained. And the reason for the withdrawal was discussed. Santander said that it couldn't have done anything more as the incident took place outside the branch. It said the risks were explained again to Mrs C and Mr N before the withdrawal and its position is that the money was counted discretely. Santander said it understood that Mr N had put the money into his pocket and gone to the library opposite the branch to wait for Mrs C. And while there he had been distracted and the money taken from him. Santander said it recognised the worry and upset caused and had credited Mrs C and Mr N's account with £150 as a gesture of goodwill.

Our investigator didn't recommend that Santander do anything further. He said that he didn't think it unusual for the money to be counted out to avoid any confusion or disputes about the amount. And that Santander had said that this is covered by CCTV and the money must be handed over at the counter. It had also explained that dealing with cash in other offices wouldn't be secure. Our investigator said that he appreciated that the person behind them may have arranged the robbery upon hearing how much was withdrawn. But that he couldn't identify any action that could reasonably have prevented this.

Mrs C and Mr N didn't agree. They said that they had been told including by police that they should be re-imbursed in these circumstances. Santander had done nothing to stop this happening. It was responsible for more than storing their money and had a duty to protect their confidentiality and to take steps to protect their account. They said that Santander was trying to hide its negligence and ought to have provided a privacy room and put its customers first.

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'm very sorry to hear that Mrs C and Mr N have been the victims of robbery and have lost a

large amount of money. This has affected them substantially especially given they have existing health conditions and their personal circumstances. I've looked carefully at what they and Santander have said about what happened.

It hasn't been disputed that Santander had set out the risks to them of carrying large sums of cash including when the withdrawal was arranged. And that Santander took steps to ensure that they hadn't been say pressurised into making the withdrawal. So, I don't see that Santander was other than required to provide this large amount of cash to them. I'm not clear if Mrs C and Mr N had asked that this be dealt with in a private room. But Santander has now explained to this service why that's not an option provided given the risk of moving cash and that it wants as here the transaction to be covered by CCTV. And why it counts money in the view of CCTV too. It's said that this would be done as discretely as possible.

I can appreciate that in light of what's been reported about the CCTV when later viewed the actions of the person behind them in the queue appeared to be linked to the incident. But I'm not clear that this person's intent was or ought to have been obvious at the time to Santander even when that person it's said left the queue without conducting a transaction. And I know how Mrs C and Mr N said that they felt uncomfortable at the counter and that what was happening was overheard. I've not seen that they then brought any concerns to the member of staff's attention including about the person behind them so that any potential action could be taken at the time.

Unfortunately, once they'd left the branch premises an opportunistic theft took place which it's reported involved Mr N being distracted.

I'm afraid I don't find Santander has made a mistake in dealing with Mrs C and Mr N here. It has followed its processes. I also have considered whether these were reasonable in the light of all the circumstances. And whether it ought to have done something more that could possibly have prevented this loss. Having balanced all the factors I find that Santander did act reasonably and isn't responsible for their loss. I would expect it to co-operate fully with any ongoing police investigation. But unfortunately, I won't be asking Santander to do anything further. I can appreciate that this will be a great disappointment to Mrs C and Mr N.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C and Mr N to accept or reject my decision before 28 April 2025.

Michael Crewe
Ombudsman