DRN-5572857

The complaint

Mr B complains HSBC UK Bank Plc didn't do enough to protect him when he withdrew £15,000 in cash from a branch.

What happened

Mr and Mrs B have a joint account with HSBC trading first direct – he says he's been a customer for over 20 years.

Mr B says he contacted HSBC trading first direct about withdrawing £15,000 from his joint account and was told to do so at a local HSBC branch. He says he went to the branch later on that day and withdrew the cash he wanted. He says he did so in a quiet upstairs section of the branch which he believed to be a safe space. Mr B says that after he left the branch and got back to his car he was distracted by someone who he says was part of a gang and that the cash he withdrew was stolen. He says that he's since discovered that one member of that gang had been "loitering" in the branch where he'd withdrawn cash and had spotted his withdrawal.

Mr B complained about what had happened saying that HSBC should have done more to protect him. He said, for example, that he should have been taken to a private room to complete the withdrawal rather than it being done at the counter in plain sight. He reported the matter to the police too.

HSBC investigated Mr B's complaint and said that it hadn't done anything wrong. HSBC explained why money is withdrawn over the counter for safety reasons rather than taking customers to a private room. HSBC also said that it couldn't be held liable for losses or stolen cash once their customer leaves the branch. HSBC said that it was happy to help with the case provided the police went through the right channels. Mr B wasn't happy with HSBC's response and complained to our service.

One of our investigators looked into Mr B's complaint and said that HSBC hadn't acted unfairly as it had a process for these types of withdrawals which it had followed. They didn't, therefore, recommend that the complaint be upheld.

Mr B disagreed with our investigator's recommendations saying that the evidence showed that a gang member had been "loitering" inside the branch, meaning that the crime had commenced in branch and wasn't simply a random street crime. He asked for their complaint to be referred to an ombudsman for a decision. His 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.

Based on everything I've seen, I'm satisfied that there are a relatively small number of incidents every year where customers are targeted in branches in the way that Mr B has described. Fortunately, in this particular case, Mr B wasn't injured and the gang members involved have since been arrested, tried and jailed. I'm also satisfied that the bank recommended alternative withdrawal methods to Mr B – which would have been safer – and that the police have repeated this advice and also gave him advice before handing the cash over. In the circumstances, given the reasons behind HSBC insisting on money being withdrawn over the counter rather than taking customers into a private room, I don't agree that HSBC let Mr B down in this case, or could have reasonably been expected to do more. Nor do I think it was unreasonable of HSBC to say that it cannot be held liable for losses or stolen cash once their customer leaves the branch. In this case, the theft appears to have taken place in a car park belonging to another business approximately three minutes' walk from the branch where the withdrawal took place.

In short, for the reasons I've given, I agree with our investigator that it wouldn't be fair to hold HSBC liable for the actions of these gang members. I appreciate that this will come as a disappointment to Mr B – he's a victim of a crime on top of everything else.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B and Mrs B to accept or reject my decision before 5 August 2025.

Nicolas Atkinson
Ombudsman