

The complaint

Mr F complains about Nationwide Building Society after £1000 cash he withdrew from a branch of theirs, was stolen.

What happened

In March 2025, Mr F made a cash withdrawal at the counter of £1000 which he took in an envelope and left the branch. Within minutes, an individual who followed Mr F managed to steal the money by swapping the envelope for one containing something else. Mr F returned to the branch to report the incident and also contacted the police to report the crime.

Mr F logged a complaint with NBS unhappy about NBS's failure to provide a secure environment including his concern that the individual who stole his money was part of a gang who were in the branch observing Mr F as he made the withdrawal. Mr F asked that the money be refunded by NBS due to their negligence, and compensation be paid.

NBS investigated and declined the complaint saying they had not done anything wrong. NBS said their branch staff could not have predicted what was going to happen to Mr F that day, and as the theft was not committed on their premises, they could not bear responsibility.

Mr F remained dissatisfied with NBS and referred his complaint to our service. After investigation, our investigator said they would not be asking NBS to do anything else. Our investigator said it would have been hard for staff to foresee what was about to happen, and it was normal procedure to count money at the counter.

Mr F disagreed with this outcome and requested an ombudsman review his complaint saying NBS should have noticed the gang in the branch that day and taken appropriate action. Mr F also reiterated an aspect of the complaint relating to an empty branch envelope which a member of staff supplied to an individual which Mr F says was later used in the theft.

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 have looked carefully at the information NBS have provided us, and the communications Mr F sent to the investigator. I can assure Mr F that I have taken note of all representations made by him following the case handler's initial conclusions.

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

Firstly, I'd like to convey my sincere sympathies for what happened to him that day; not only being a victim of a crime but also suffering a financial loss.

Looking at the points that Mr F has raised, it simply would not be fair or reasonable to hold NBS responsible for something that happened after Mr F's visit. As both NBS and our

investigator have said, the staff that day could not have predicted what was about to happen, despite Mr F's concerns about the appearance of what he considered to be a criminal gang.

In terms of the practice of counting money at the counter in front of the customer, this is common practice in the industry and NBS have said that among the reasons they do this is for accuracy and customer confirmation purposes. If Mr F did feel any element of uncomfortableness about having the funds counted in that environment, I think it's reasonable for him to have requested a more private setting.

Mr F has questioned on a number of occasions the actions of the staff member who gave an NBS-branded blank envelope to someone who Mr F considered on the day to be worthy of suspicion. But NBS have said that these envelopes are freely distributed, and I've not seen any evidence that NBS staff should scrutinise an envelope request such as this.

I've read that NBS has confirmed it will cooperate with law enforcement, and the police investigation is underway but with no tangible results as yet. I share Mr F's disappointment here, but I do believe that in order for Mr F to get the answers he desires, it is the police that he must pursue here, rather than NBS.

In conclusion, I can't find that NBS have made errors here, therefore it would not be fair to ask them to consider refunding Mr F or to award compensation. I'm sure NBS find the situation regrettable, as evidenced by their empathy within their final response letter. And I would hope that any learnings taken from this complaint are considered by NBS. While Mr F will be disappointed with my decision, I won't be asking anymore of NBS.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 17 September 2025.

Chris Blamires
Ombudsman