

The complaint

Mrs M visited a branch of National Westminster Bank Public Limited Company (NatWest) to withdraw a large sum of cash. When she left the branch, she was robbed, and the funds were stolen. Mrs M is being represented by her husband on this complaint, Mr M, who states that there were 'spotters' in the branch and that Mrs W was not warned about this. Mrs M would like her money refunded.

For ease, I will refer to Mrs M throughout this decision.

What happened

Mrs M went into a branch of NatWest to withdraw £2,700 in cash. She left the branch and sadly she was robbed in a local car park. Mrs M has said she has been left traumatised by what has happened and believes that NatWest should reimburse her the money she has lost, as well as giving her additional compensation. This is because she says there was someone in the branch who was suspicious at the time that she withdrew the funds.

NatWest said that while they were sorry to hear about what happened to Mrs M, they didn't do anything wrong as the matter is a criminal one and they have supplied closed circuit television (CCTV) to the police to aid them in the matter.

Mrs M wasn't happy, so she brought her complaint to the Financial Ombudsman Service where it was looked at by one of our investigators who didn't uphold the complaint. He said that while he had empathy for Mrs M, he couldn't hold NatWest responsible for what had happened.

Mrs M didn't agree with this and said the branch staff gave them evidence of 'spotter's being regularly in the branch, but they failed to inform her of this. She said that when she visited the branch later on, the adviser had a picture on her phone showing the suspicious person and that it had been sent to the local branches to warn them.

Mrs M believes that NatWest had known knowledge of the person involved and that there have been other reported robberies in the area as well.

As Mrs M disagreed, she asked for the complaint to be reviewed by an Ombudsman, so it's been passed to me to decide.

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'd firstly like to say how sorry I am to hear about what has happened to Mrs M. I understand this has been a very upsetting and a traumatic experience for her and hope that she is doing well.

There is no doubt here that Mrs M has experienced a very traumatic and horrific event where sadly she has been targeted after withdrawing money from NatWest, where she had her bag along with the money she withdrew, stolen from her.

This happened outside of the branch premises when Mrs M went back to the car park that she had her car parked at. So, in terms of NatWest's responsibility – this was outside of their control.

But what I need to consider in this case is whether there was anything NatWest could have done to warn or protect Mrs M. While I am very sorry to disappoint Mrs M – I don't think there was.

Mrs M went into the branch of NatWest to withdraw £2,700. The crux of the issue here is whether the staff at NatWest should have alerted Mrs M that someone in the branch may have been watching her with a view to stealing from her when she left the branch.

Mrs M said that she only realised shortly after that her bag and the money was missing so she went back to the branch. She said that one of the advisers had a picture on her phone of the person involved and Mrs M said this picture had been sent round to all their branches to warn them.

We have also received testimony from the adviser at NatWest where she said "*While I was making the withdrawal, I noticed a man waiting in our banking hall. As all staff including myself were serving we had no one to approach the man to see what he needed to do immediately*".

What we can't know for sure is whether this is the same man that robbed Mrs M or whether it was someone totally unrelated. The CCTV footage has been passed to the police and not something that we will be able to obtain, and, in all honesty, it won't make any difference to the outcome of the complaint as this matter is a police matter which they will need to deal with.

The real question here is whether this person was known to the branch staff and if he was, then NatWest may have missed an opportunity to warn Mrs M and take preventative action. NatWest, say they do not know who this person is and aren't aware of any similar incidents involving this type of theft. Mrs M has provided us with newspaper articles which highlight this problem so it's not something that has only happened to Mrs M. So I don't think that this was a one-off situation that only happened to Mrs M but it's not for me to say where this happens or how often as I'm only looking at what has happened to Mrs M.

Part of the testimony from NatWest says that Mrs M requested an envelope for the cash and she was told to exercise extra caution as it's widely recognised that individuals carrying cash in envelopes could be targeted. Mrs M was reminded to tuck the envelope away before leaving the branch.

It's not possible to know for sure what has happened here and whether the person waiting in the banking hall had anything to do with the incident – we have no evidence either way. The employees at the branch didn't approach the person waiting as they were both busy with other customers – one of them being Mrs M. It could be said that maybe they should have interrupted and asked the person waiting what they wanted, but I'm not entirely persuaded that this would have changed anything.

Mrs M was already in the branch. If the employees at the branch were worried that the person waiting was suspicious, Mrs M may not have withdrawn that money had they told her. But other than them saying that 'someone was in the banking hall' it's very difficult to say whether this was connected to the incident or not. As Mrs M was already in the branch, if Mrs M was warned, it could be argued that she may not have withdrawn that money. But it's too difficult to say because the staff didn't know who this person was at the time other than it being someone waiting. I'm not persuaded that they would have known at that very moment in time that the individual in question posed a threat – if it was actually the same person involved in the incident.

While NatWest does have a duty of care to their customers, I am not sure this is something that they could have prevented. Mrs M has been through a terrible ordeal, but this isn't because NatWest did anything wrong.

I'm really sorry to disappoint Mrs M as I know she feels very strongly about her complaint, but I don't think that NatWest could have foreseen what was going to happen to Mrs M when she left the branch. I therefore won't be upholding this complaint.

My final decision

For the reasons given 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 January 2026.

Maria Drury
Ombudsman