

The complaint

Mr M complained that Barclays Bank UK PLC failed in its duty of care to him and didn't do enough to protect him from being a victim of crime.

What happened

Following a five-figure cash withdrawal at a Barclays branch, Mr M was robbed of the cash shortly after leaving the branch and he considers Barclays liable for what happened.

Mr M would like Barclays to compensate him for his loss.

He was also concerned that Barclays had delayed providing the police with CCTV footage.

Barclays said it was sorry for what had happened but that it wasn't responsible for Mr M's financial loss. Whilst Barclays agreed it could've provided a better service when Mr M tried to make an appointment with the branch after the event, in relation to the robbery it mainly said:

- it handled the withdrawal in line with its security protocols
- cash could only be withdrawn over the counter or from an Automated Teller Machine (ATM)
- following an internal investigation, no evidence of staff misconduct was found
- Barclays had promptly provided the CCTV footage from the branch and remained committed to helping the police with its enquiries.

Our investigator didn't recommend that Barclays needed to do anything further.

Mr M didn't agree. He mainly felt that ultimately Barclays had failed in its duty of care to provide funds in a safe manner. He requested an Ombudsman review, so his complaint came to me for a decision.

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 indeed to hear about what happened to Mr M. But having thought carefully about everything here, I've reached the same conclusions as the investigator. I'll explain my reasons.

To be able to uphold Mr M's complaint, I would have to find that Barclays made an error or acted unfairly or unreasonably and it was this that led to Mr M suffering financial loss or other detriment which it needs to put right. So this is the focus of my decision.

From the evidence I have been provided with, from Barclays and Mr M, I can't see any error on Barclays' part. I've noted why Mr M feels that the way Barclays handled cash transfers wasn't sufficiently safe or private. He said the money was handed over in a busy part of the banking hall with sofas opposite the counters (where people could sit and observe other customers). And he believes his attackers were allowed by Barclays to loiter in the branch. But from Barclays' point of view, I can also appreciate why cash withdrawals are carried out this way. Barclays followed its security process by completing the transaction at a counter monitored by CCTV and handing over a sealed grey plastic envelope containing the withdrawal amount. This approach provides transparency and security that would not be possible in a private room.

It appears that the suspect who may have followed Mr M out of the branch had been in the branch for less than ten minutes, which I wouldn't consider to be a suspicious amount of time that should've reasonably alerted staff to the possibility of risk to other customers.

Despite Mr M's misgivings, I am satisfied that Barclays acted promptly in providing CCTV footage to the police and fully cooperated with their investigation.

I've thought carefully about whether there's anything more Barclays could reasonably have done here that might've prevented this loss. I understand that branch staff spoke to him about a payment option that would've avoided the necessity of such a large cash withdrawal. And as Mr M regularly uses the Barclays Mobile Banking app, he could've arranged to pay by direct transfer instead. To be very clear, I'm not suggesting that what happened was Mr M's fault. And I understand that the person he was paying wanted cash. But we're impartial and I must look at what happened from both sides. I am satisfied that Mr M was aware there were other ways he could've moved the money that would've avoided the risk associated with carrying a large amount of cash. So while this incident was undoubtedly very distressing for Mr M, I can't see that Barclays could reasonably have done anything differently to prevent the robbery after he left the branch.

Mr M raised some further complaint points concerning what he considers to be Barclays' failure to provide answers to questions he's raised. But our rules mean that the scope of my decision is limited to the points originally raised with Barclays which were responded to in Barclays' letters of 12 June and 15 July 2025 and there's nothing further I can usefully add to what our investigator has discussed with Mr M on the phone.

Looked at overall, I consider that Barclays acted fairly and reasonably and isn't responsible for Mr M's loss. While the incident was very distressing, I have found nothing Barclays could reasonably have done differently would've prevented the robbery after Mr M left the branch. It follows that I'm not able to ask Barclays to do anything further. I can appreciate that this will be a great disappointment to Mr M but I hope that setting things out as I've done helps explain how I've reached this conclusion.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 16 February 2026.

Susan Webb
Ombudsman