

The complaint

Ms R complains that Santander UK Plc should reimburse her for money that was stolen after she withdrew it from a local branch.

Ms R brought this complaint to us via her representative. For ease of reading, I'll primarily refer to Ms R throughout my decision.

What happened

The circumstances of this complaint are well-known to both parties, so I won't repeat them again in extensive detail. Instead, I'll recap the main events before I focus on giving the reasons for my decision.

Ms R has an account with Santander. In July 2025 Ms R visited a Santander branch and withdrew £1,300 at the counter. After Ms R left the branch, the money was stolen from her while she was at the bus stop.

Ms R feels Santander should, at least in part, be held responsible for the loss. Ms R said there were privacy and security failings at the local branch and these issues contributed to the incident of theft occurring.

Ms R said customers are exposed while at the counter based on the layout of the branch and conversations with the tellers can be overheard by other people in the branch. Ms R noted the same branch was closed shortly after the theft which Ms R said suggests Santander was aware of failings with security and so closed the branch for these reasons.

Ms R complained to Santander. Santander didn't agree it was responsible nor that it should reimburse the stolen money. Ms R didn't accept Santander's outcome and referred the complaint to this service.

Our investigator didn't uphold the complaint. She said she didn't think Santander had acted unreasonably in not using a private room to complete the cash withdrawal and she couldn't hold Santander responsible for what happened outside the branch. So, the investigator concluded she couldn't reasonably ask Santander to refund the stolen money.

Because Ms R disagreed, her complaint has been passed to an ombudsman 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.

Firstly, I'd like to extend my sympathies to Ms R. I can only imagine how distressing this incident must have been. And I'm very sorry to learn about what happened and what Ms R went through. I've no doubt this will have been an incredibly unpleasant experience for her.

I'll explain how we approach decisions.

As an informal dispute resolution service, we are tasked with reaching a fair and reasonable conclusion with the minimum of formality. In doing so, I've considered everything each party has said and all the evidence provided. Though I won't necessarily respond to every point that's been made, both parties can be assured I've looked at everything that's been raised. Instead, I'll consider the circumstances of the complaint as a whole and focus on the key points which lead to my decision.

Having done so, I've reached the same overall conclusion as the investigator. I know Ms R will be disappointed as I can see how strongly she feels about what happened, so I'll explain why.

In this case, the theft took place away from the Santander branch, after the money had been withdrawn and around 40 minutes later at a bus stop. I think it's fair to say once the transaction is completed, and Ms R has left the branch, Santander aren't responsible for the safety and security of the money that was withdrawn.

I've considered what Ms R has said around failings or issues with the Santander branch. Ms R has said, among other things, that based on the layout of the branch, conversations between customers and tellers can be overheard and cash can be seen being counted and handed over.

I've thought carefully about whether what happened in branch means it's fair for Santander to bear some responsibility for what happened afterwards.

Unfortunately, I haven't been able to see the CCTV footage – though Ms R has said the police have this. Our investigator asked the police and Santander for the CCTV and neither party were able to provide it. However, I'm satisfied I have enough information to reach a fair decision here.

I'll start by noting there are no specific regulations or obligations that I'm aware of in terms of how a bank should design its branches, and generally it's up to the bank to make those choices. And though I understand Ms R's position around the layout of the branch and conversations being audible to others, based on what I've seen, there simply isn't sufficient evidence to show the branch layout or procedures were the cause of Ms R being robbed.

I think it's fair to note this particular branch is, in my experience, relatively small, and so it is understandable that some conversations at the counter might be heard by other people in the branch. Ultimately, it's not for me to comment on Santander's branch layout or its security procedures or tell it how its branch should be designed or operated. And I don't think the size of the branch or the potential for people to overhear conversations means I can hold Santander responsible for someone possibly having targeted Ms R while she was in the branch withdrawing money.

I've considered whether I can reasonably say Santander should have done something differently in this case. Or whether there was anything it could have done to warn or protect Ms R at the time that might have changed what happened later – and I can't reasonably reach that conclusion. While Santander does have a duty of care to its customers, I'm not persuaded the theft that occurred is something it could have prevented, and I don't think Santander could have foreseen what was going to happen to Ms R when she left the branch.

I acknowledge what Mr R has said about other branches advising her to be cautious with money that's been withdrawn and to put it at the bottom of her bag for example. I understand Ms R's points around staff in another branch looking after her welfare in this way.

Santander have said it doesn't have a mandatory process around safety conversations with consumers when withdrawing the amount of money Ms R took out. Santander said there may be occasions when staff talk about safety with a consumer. But it isn't mandatory.

Santander said due to the time that's passed it can't now confirm what was discussed at the branch when Ms R withdrew her money on this occasion. Though I do appreciate what Ms R has said and I can understand Ms R feeling well looked after in the other branch, I don't think Santander is obligated to tell people how to store their cash or how to keep it secure once they've withdrawn it.

It is a standard procedure for transactions such as the one in this case to be completed at the counter. So, I wouldn't expect Santander to carry out the transaction in a private room. Santander has said it doesn't issue money in private, in line with its protocols and for security purposes, and I think this is reasonable. I'm not aware that Ms R reported any concerns to Santander while in the branch or when withdrawing the money. And I think it's fair to say Santander facilitated the withdrawal in line with Ms R's instructions.

I've also not seen evidence to support the notion that Santander closed the branch some weeks later due to the theft or related security concerns. Santander have said the branch was closed to deal with a pest control issue. Whatever the case may be, I'm not persuaded the closure of the branch impacts or influences my decision on this complaint.

I appreciate that Ms R's representative feels Santander didn't do enough to allow for Ms R being a vulnerable customer. But I don't think Santander had a substantial or overt reason on this occasion to treat Ms R differently to any other customer. And I understand Ms R wasn't alone while in the branch so I think it's reasonable to consider Santander staff may have thought Ms R was accompanied, including when she left the branch. I'm satisfied Santander did what I would reasonably expect in terms of completing the transaction and that Ms R was making a free choice about withdrawing money in branch.

There isn't sufficient information or evidence for me to know precisely why or how Ms R was targeted – and on balance, I think it would be speculation were I to say otherwise. And in these circumstances that wouldn't be enough for me to conclude that the layout or design of this particular branch was responsible, nor that Santander should have been reasonably aware of individuals targeting Ms R at the time.

I'm also not persuaded that Santander could have done something different that would conclusively have prevented Ms R from being targeted. All a potential thief would need to target someone is to see a package, envelope or money being handed over. And I think this can typically be seen in many bank branches.

Ms R said the police confirmed she was originally targeted in the branch. Unfortunately, I've not seen evidence of this, despite this service requesting any reports, footage or findings that could be provided by the relevant parties. And overall, I think it's reasonable to consider, on the balance of probabilities, that thieves will target individuals for various reasons. And they wouldn't need to overhear conversations at the counter in order to determine a possible target for robbery.

Even if it was the case that Ms R was targeted in the branch prior to the theft, that doesn't mean I think it's fair for Santander to be held responsible for what happened later.

I haven't seen enough to show that Santander didn't do enough to look after Ms R's interests while she was in the bank. And I don't think it's reasonable to hold Santander responsible for what happened after Ms R left the branch. Crucially, the theft took place outside and away from Santander's branch – after its role in the payment transaction had been completed.

The theft took place around 40 minutes after Ms R had left the branch. I understand Ms R was approached at the bus stop and engaged in conversation by a stranger for some time before the theft occurred. And though I don't doubt it's possible Ms R was targeted while in the branch or when leaving the branch. There isn't sufficient evidence to say Ms R was definitely targeted in the branch or that the theft was carried out by the same individuals who may have targeted Ms R at the branch.

In conclusion, I can't reasonably decide that Santander were responsible for what happened nor that Santander's branch layout or actions caused the robbery.

While what happened to Ms R was distressing and terrible, I don't consider a fair way to resolve this complaint would be to find Santander responsible for the decisions and actions of an independent third party once Ms R had left its premises. The party that is responsible for the loss is the thief. So, I don't think a reasonable solution would be for Santander to reimburse the funds.

Ultimately, I'm not persuaded there is sufficient evidence that makes it reasonable for me to find something Santander did facilitated or contributed to Ms R being a victim of crime here – or that Santander could assuredly have prevented the robbery. So, I'm unable to tell Santander to cover Ms R's losses.

I truly sympathise with what Ms R has gone through and I hope the police manage to find justice for her. However, having reviewed everything, while I appreciate Ms R will be disappointed, I don't think I can fairly hold Santander responsible for the robbery that occurred nor ask it to refund the stolen money.

My final decision

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

I make no further award against Santander UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms R to accept or reject my decision before 13 April 2026.

Gordon Candlish
Ombudsman