

## **The complaint**

Mr S complains that Barclays Bank UK PLC didn't provide the service it should have when he withdrew money from his account

## **What happened**

Mr S says he had wanted to withdraw money using his card but as the payment didn't go through, he visited a Barclays branch. He withdrew £700 and asked for an envelope to put the money in but was told that the branch couldn't give out envelopes because this attracted thieves. Mr S says that after leaving the branch his money was stolen. He thinks this wouldn't have happened if he had been given an envelope. Because of this he wants Barclays to pay him his money back.

Barclays said that there is no regulatory responsibility for it to provide envelopes and, once cash leaves its premises, it isn't responsible for what happens to it.

Our investigator didn't uphold this complaint. He acknowledged how upsetting this situation was for Mr S but said the bank wasn't responsible for the theft and he thought the issue was for the police to investigate.

Mr S didn't agree with our investigator's view and provided a letter from his doctor to support his case.

## **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 am very sorry to hear that Mr S's money was stolen and I can understand how upsetting and stressful this experience must be especially as he has explained he needed the money in part to pay his rent. But for me to uphold this complaint I would need to be satisfied that Barclays did something wrong or didn't treat Mr S fairly.

Mr S has provided a letter from his doctor which explains he is a vulnerable customer. I have taken this into account when considering the fair outcome to this complaint.

Mr S has said that he withdrew the money in branch. He says he didn't tell the branch staff what the money was for, and the branch staff has said that Mr S used the self-service device and didn't come to the counter. As it was Mr S's decision to withdraw the money and he did this without discussion with the branch staff, I cannot say that Barclays did anything wrong in regard to the cash withdrawal.

Mr S asked for an envelope. I can understand why he asked for this, but Barclays has provided reasonable reasons why it doesn't provide envelopes and as it isn't required to do this I can't say it was wrong or treated Mr S unfairly by not providing him with an envelope.

Mr S believes that had he been able to put his money in an envelope then it wouldn't have been stolen. I cannot say whether that would have been the case and I cannot hold Barclays

responsible for the events that happened after Mr S left the branch. I understand that Mr S reported the theft to the police, which is the right course of action.

In conclusion, while I can appreciate the distress this issue has caused Mr S, I do not find that I can hold Barclays responsible for the loss of his money and as I can't say that Barclays did anything wrong or treated Mr S unfairly, I do not find I can uphold this complaint.

### **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 S to accept or reject my decision before 18 December 2023.

Jane Archer  
**Ombudsman**