

Cash Withdrawal Theft



Police have seen a rise in thefts of cash from bank customers after leaving branches.

Thefts occur after a customer withdraws a large sum of money. Either the customer is followed from the branch and is the victim of a personal theft, or robbery, or after leaving the cash in their vehicle, it is stolen from within.

These offences are well organised sometimes by gangs of thieves and are creating a fear of violence in the high street.

This guidance is for branch staff, who issue cash to customers.

What's in this guide

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TOP TIPS

- Raise staff awareness that customers may become a victim of crime.
- Staff should be alert when handing over cash.
- Advise customers to put cash away, prior to leaving the financial institution.
- When collecting cash, encourage customers to bring a friend and not to talk about the withdrawal after leaving the premises.
- Suggest that customers put cash in a secure place as soon as possible.
- Advise customers who regularly withdraw cash to change collection dates.

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Be Alert

There are a number of actions branch staff can take, to help prevent customers becoming a victim.



Thieves may wait inside banking halls and identify customers undertaking large cash withdrawals; they will either follow the customer away from the branch or pass information to other thieves waiting outside. The offenders then identify the best opportunity to steal the cash.



Train employees to be alert, friendly and responsive. Greet people when they come into the branch. Ask people waiting if you can help them, or if they are waiting to speak to someone. Ensure staff are displaying their ID and ensure they challenge people without being confrontational.



Pay attention to movements of customers within the branch, criminals use spotters who sit inside watching for potential victims. They are likely to be put off from waiting inside, if they are challenged.



When handing cash over, staff should do this out of sight of other customers where possible and be alert to who is watching the transfers.



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Advice for customers

Ask staff to remind customers of the following steps, to reduce their chances of becoming a victim.



Ask the customer if they need to withdraw cash. Can the transfer be done another way?



Discreetly place the cash out of sight prior to leaving the branch. Can you avoid using white envelope to carry cash?



Separate the cash, placing some cash into a wallet/purse, and some in different secure pockets. Reducing the chances of all cash being stolen.



Upon leaving the building, do not talk openly about the cash withdrawal and do not call anyone to let them know how much money has been withdrawn. Offenders may be listening to establish how much money the customer has in their possession.



If the requested cash withdrawal is in excess of the daily limit, customers may need to give 24 hours' notice. If this is the case, staff should encourage the customer to bring a trusted friend/family member.



Customers should be advised of the importance of securing their cash when they return to their vehicle, home, or place of work. When travelling with cash in a vehicle, advise customers to keep it on their person, not in a bag on the seat and lock the vehicle doors.



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Offences inside the branch



If the offence is witnessed by staff, activate alarms and alert co-workers.



Staff are reminded to protect the crime scene. Identify witnesses especially customers who maybe leaving the bank.



Do not touch anything. There may be fingerprints, DNA, or other physical evidence crucial to the investigation.



Try to give clear descriptions of any suspects seen and in which direction they went. Ensure staff are trained in the use of CCTV systems, to enable it to be viewed and information quickly shared with the police.



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Always Report Crimes to the Police

Always report crime and creditable suspicious incidents to police. This allows police to capture the evidence of a crime or understand the full scale of the incident which may be a pre requisite to a crime, which in turn ensures the right resources and tactics to can be used to tackle it.



When a crime is taking place, dial 999 in an emergency.



You can also report to the Police on 101 or alternatively, you can report online at www.police.uk



Helpful resources

Police recommended security products can be found at www.securedbydesign.com



This guidance document was created with the assistance of **OPAL** – the National Intelligence Unit for Serious Organised Acquisitive Crime and **Safer Cash** – Sharing Intelligence, Building Partnerships.

