

Written evidence submitted by UK Finance (CPB93)

Introduction

1. UK Finance is pleased to respond to the Crime and Policing Bill Committee's call for evidence. We are the collective voice for the banking and finance industry. Representing 300 firms across the sector, we are a centre of trust, expertise and collaboration at the heart of financial services, championing a thriving sector and building a better society.
2. Many of our members in the banking sector have significant high street branch networks and many thousands of customer-facing staff. Sadly, these front-line workers are frequently subjected to verbal and physical abuse and have to cope with their working premises being targeted – sometimes violently – by protestors.
3. Part 3, Clause 14 of the Crime and Policing Bill introduces a new offence of assaulting a retail worker at work in England and Wales. Within this:
 - Subsection 2 defines a retail worker as someone working in or about retail premises, for or on behalf of the owner/occupier of the retail premises.
 - Subsection 3 defines retail premises as mainly or wholly used for the sale of anything by retail; and premises which are mainly used for wholesale purposes but also are used for the sale of anything by retail.
4. The new offence will carry a maximum penalty of six months in prison, and/or an unlimited fine. Upon first conviction, there is a presumption on the courts to impose a criminal behaviour order (CBO) on the offender, which could bar them from visiting affected premises.
5. We believe that there is a very strong case for this new offence, and the associated penalties, to apply to those who assault financial services staff working in high street branches of banks and building societies. They are employees offering, or serving, retail financial services products to members of the public in a physical, often high street, setting.
6. However, despite the significant level of abuse experienced by bank branch staff (see below), we understand that these workers will be outside of the Bill's provisions, as they are currently drafted. We believe this is a significant oversight in the Bill and unfairly discriminates against branch staff. Like other retail workers in customer-facing settings, branch staff have a right to feel safe on the job, and it is just as important to send a clear signal to perpetrators that assaults on branch workers are unacceptable and will not go unpunished.
7. Therefore, we propose the inclusion of 'premises used wholly or mainly for the purposes of the provision of financial services to the public' to clause 14 of the Crime and Policing Bill.
8. This submission sets out why we believe branch workers should be brought into scope of the Bill's provisions relating to retail workers, as well as providing data on the scale of the problem.

Abuse experienced by retail bank branch workers is significant - and rising

9. Bank branches are unique among high street businesses, given how closely they deal with customers' money each and every day. This role is closely tied to people's sense of security and future aspirations, which can provoke strong emotions (both positive and negative) from customers using branches themselves.
10. On occasion, this emotion can lead to verbal and physical abuse which our members' staff must endure. UK Finance's members provide regular and detailed statistics on the abuse faced by their branch staff. Based on the data supplied to us we can see that this abuse is a significant problem. As reporting has increased, we have seen a large increase in cases at our members' branches. In 2024 alone there were 10,503 instances of abuse.
11. Beyond the headline figures, UK Finance also collects the types of abuse faced by staff. In 2024, staff faced 8,084 instances of verbal abuse, 1,408 instances of intimidating behaviour, 578 instances of threatening or abusive behaviour through damage to bank property, 277 instances of physical abuse, 117 instances of verbal abuse over the telephone and 39 cases of abusive letters being sent to branches. We have included the full data set as an annex to this submission.
12. These figures show the sheer scale of the abuse faced by branch staff, demonstrating the need for the Government to do more to deter future instances of abuse and ensure that where it does still occur, the perpetrators are subject to stronger criminal penalties.
13. Members have told us they have had to employ permanent security guards and invest in preventative technology due to the scale of abuse suffered by staff. The volume of aggression has also led to resourcing issues at bank branches, as banks face difficulty recruiting and retaining staff.

Risks for branch workers associated with banking sector support for UK defence sector

14. As a result of Russia's invasion of Ukraine, there is significant domestic and international focus on increased defence spending. UK Finance [has made clear](#) our unequivocal support for viable businesses operating in the defence sector.
15. Although critical to our national security, providing finance to the defence sector can provoke protests against financial institutions, which sometimes result in the abuse of customer-facing staff.
16. Protests against banks who lend to defence companies are regularly large and violent, with innocent branch staff or members of the public put at risk of real harm.¹
17. UK Finance members have been the target of protests that have led to unacceptable criminal damage across multiple branch sites.

¹ BBC News, Barclays branches across UK targeted by protesters (10 June 2024), <https://www.bbc.co.uk/news/articles/c1rrzp1qwp1o>

18. It is therefore vital that the Government provides the sector's frontline workers with greater protection through the Crime and Policing Bill, with stronger punishment of abuse that occurs and a more effective deterrent against it happening in the first place. This can be achieved by widening the definition of retail worker in the Bill or, as we suggest above, by including 'premises used wholly or mainly for the purposes of the provision of financial services to the public' to clause 14 of the Bill.

Employment Rights Bill - new obligations for firms to protect staff from third-party harassment

19. At a time when banks' frontline staff are facing rising levels of abuse, the Government is introducing separate legislation that will place new requirements on employers to prevent harassment of their workers. The new Employment Rights Bill will introduce specific protection for employees from harassment by third parties, relating to all types of harassment covered by the Equalities Act. Employers will be subject to an obligation to take all reasonable steps to prevent third-party harassment of their employees.
20. UK Finance's members face a situation where they will be subject to new obligation to keep their staff safe from third-party harassment (under the Employment Rights Bill) while those perpetrating this harassment are not subject to the same criminal penalties (under the Crime and Policing Bill) that would apply if they were abusing frontline workers in other retail settings.
21. This unintended grey area needs to be urgently addressed through amendment of the Crime and Policing Bill. Our members take the protection of their staff extremely seriously and are committed to doing their part to protect their staff from third-party harassment; those same staff should also expect protection in the form of stronger criminal penalties for would-be abusive members of the public.

Banking services offered in Post Offices and Banking Hubs - a grey area under the Bill's provisions

22. Finally, it is unclear how the Crime and Policing Bill's provisions for retail workers will operate in premises where banking services are provided alongside other retail services, as well as in Banking Hubs run by the Post Office.
23. Bank customers are able to access banking services in Post Office branches. Customers can pay in cash and cheques, withdraw money, and check their balances, just as they can when using standalone bank branches. Separately Banking Hubs, set up by the sector to offer banking services to communities, are shared by major high street banks but also run by the Post Office – a traditional high street retailer.
24. However, it is unclear if the provisions of the Bill, as currently drafted, would apply to abuse of Post Office staff in Post Office branches only when they are providing non-banking services to their customers, or if the Bill's provisions will also cover abuse they experience when providing banking services. If the former, this would be a highly confusing and potentially unenforceable situation. Likewise, it is unclear that Post Office staff running banking hubs (who are not employed by the banks directly) would be covered by the legislation.

25. The most effective way of avoiding this would be to widen the definition of retail worker in the Bill to ensure all staff supporting customers with financial services, whether in bank branches or in separate settings such as Post Offices, are protected by the new powers.

Next steps

26. We hope our submission supports the Committee in scrutinising the provisions in the Bill and strengthening them in order to deliver stronger protections for bank branch staff. We would be pleased to meet with members of the Committee to discuss our concerns, and potential amendments to the Bill to address them, in more detail.

April 2025

Banks and Building Societies are asked to report on abuse against staff incidents where either the police are called or if not they believe it is significant enough to be included in the reporting.

incident trigger	year							Grand Total
	2018	2019	2020	2021	2022	2023	2024	
Service issue/complaint	39	41	124	225	316	479	1,793	3,017
Account issues/restrictions	156	169	231	310	307	532	681	2,386
Other	0	0	0	0	0	207	1,270	1,477
Mental Health Issues	67	96	89	163	175	212	504	1,306
Fraud	20	42	66	112	132	160	654	1,186
Unknown	58	58	177	199	159	78	149	878
Under the influence of drink or drugs	62	57	112	123	117	106	266	843
Identification	60	49	63	96	94	101	344	807
Waiting Times	10	2	16	11	16	101	589	745
Withdrawal Declined	20	58	88	101	83	30	53	433
Banking protocol	0	0	0	0	0	149	106	255
argument between customers	16	14	25	43	41	28	80	247
General Anti Social Behaviour	0	0	0	0	0	72	166	238
Declined application	18	18	32	29	21	23	79	220
not given	0	45	41	1,969	2,795	3,332	3,601	11,783
Covid-19	0	0	97	102	11	0	0	210
Racial	17	14	23	33	20	21	28	156
ATM card retained	6	13	26	31	30	9	23	138
Bank error	5	5	0	6	4	16	42	78
Language difficulties/barrier	4	3	1	3	6	13	40	70
Sexual	2	4	6	14	8	9	18	61
Domestic	5	9	8	9	6	11	4	52
Charges (bank or ATM)	2	14	6	2	2	5	9	40
branch closed/customer denied entry	0	0	0	0	9	7	4	20
Grand Total	567	711	1,231	3,581	4,352	5,701	10,503	26,646

type of abuse	year							Grand Total
	2018	2019	2020	2021	2022	2023	2024	
abusive letter	4	7	5	25	21	25	39	126
intimidating behaviour	70	90	210	183	155	454	1,408	2,570
Physical Abuse	79	104	131	232	245	247	277	1,315
telephone verbal abuse	28	32	24	13	10	45	117	269
threatening/abusive behaviour by damage to bank/staff property	74	87	76	138	131	109	578	1,193
verbal abuse	312	391	785	2,990	3,790	4,821	8,084	21,173
Grand Total	567	711	1,231	3,581	4,352	5,701	10,503	26,646
<p>please note not all branch networks report this data and reporting has improved which has resulted in higher numbers.</p> <p>one reporting started reporting non-policed incident partway through 2023, another reporter started reporting policed and non-policed incidents from 2021 onwards</p>								