

## **The complaint**

Mr P complains that Barclays Bank UK PLC recorded a Credit Industry Fraud Avoidance System ("CIFAS") marker against his name. CIFAS is one of the UK's fraud prevention agencies.

## **What happened**

In May 2019, Mr P applied for a Barclays current account. His application was declined. Barclays found Mr P had applied for the account using an old address. Taking into account information supplied by one of the credit reference agencies, the bank recorded a CIFAS marker against Mr P's name.

Mr P asked for the marker to be removed. He told the bank he'd applied for an account using his old address - where his parents still live. He told the bank he did this because he'd had problems with bailiffs and didn't want them knowing his new address.

Barclays didn't agree to remove the marker, so Mr P referred his complaint to this service.

One of our investigators considered the complaint and didn't recommend that it should be upheld. She concluded Mr P had deliberately given Barclays an incorrect address and that it hadn't made an error in applying the CIFAS marker.

Mr P didn't agree. He said, in summary, that:

- He made an account application using his parents' address because he'd been rejected for credit using his current address. He'd lived at his parents' address for many years and still goes there every day.
- The investigator suggested his action could have resulted in a serious loss for the bank; but all he'd done was try to open a current account. It's highly unlikely his action would result in a criminal charge being brought against him.
- It's not fair that his honest mistake has resulted in a fraud marker which will stay on his records for six years and is severely impacting him and his young family.

## **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.

As our investigator explained, CIFAS's standards for recording a marker are very high. But, after careful consideration, I think Barclays had enough information for a marker to be placed against Mr P's name. Let me explain why.

When Mr P applied for an account with Barclays, he was required to give it accurate and up to date information. As part of its application checks, Barclays noted that Mr P had applied using an address that wasn't his current residential address.

Mr P has explained that he gave his parents' address deliberately. He says he didn't want to be tracked to his new address by bailiffs who had been appointed to recover a debt he owed. And he said he had been refused for credit using his current residential home.

In these circumstances, I find Barclays recorded the marker correctly. It is important that financial businesses have accurate information about their customers - and potential customers - so that they can verify their identities and assess their credit worthiness. It seems here that Mr P had deliberately withheld information so Barclays would not be fully aware of his financial circumstances.

I've taken into account that Mr P gave an address that he'd lived at previously; and that he continues to visit on a regular basis. But it remains the case that the information he gave was not accurate, so this does not change my conclusion.

I accept Mr P may not have understood the consequences of giving his parents' address instead of his own. And I appreciate the impact the marker is having on him. But I have to consider whether Barclays acted reasonably and, for the reasons I've explained, I think it has. So I can't order it to remove the marker.

### **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 P to accept or reject my decision before 9 June 2020.

Elizabeth Dawes  
**Ombudsman**