

The complaint

Miss K's complaint is about the information recorded about her.

The details of this complaint are well known to both parties, so I will not repeat them again here. Instead I will focus on giving the reasons for my decision.

My findings

I've considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Having done so, I agree with the conclusions reached by the investigator for these reasons:

- NatWest noted two large payments had been made into Miss K's account which it says were fraudulent. Miss K says she doesn't know where they came from. NatWest decided to end its banking relationship with Miss K as it was entitled to do under the account's terms and conditions.
- Miss K is unhappy that NatWest also recorded a CIFAS fraud marker against her. But I think on balance that NatWest investigated matters appropriately and satisfied itself that it had sufficient evidence to meet the necessary burden of proof to justify recording the CIFAS fraud marker against Miss K.
- NatWest has corrected one wrong item of information on the CIFAS marker. That's fair.
- Overall, although I recognise Miss K's frustration and strength of feeling, I don't think NatWest has done anything wrong. It appears to have acted reasonably by recording the CIFAS marker. And I don't think I can fairly ask it to remove the CIFAS marker or do anything differently as Miss K would like.

For these reasons, I do not uphold this complaint.

My final decision

My final decision is that I do not uphold this complaint about National Westminster Bank PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept or reject my decision before 27 April 2020.

Stephen Cooper
Ombudsman