

The complaint

Miss B complains that Barclays Bank UK PLC closed her account and recorded a CIFAS marker against her name. She says this had a huge impact on her life and she wants compensation, in particular for being out of work for two years.

CIFAS is one of the UK's fraud alert services.

What happened

Following an investigation into some transactions on Miss B's account in January 2017, Barclays decided to close Miss B's account. It also recorded a CFIAS marker against her name.

Miss B says she was out of the country for around three months when the transactions took place and the account was closed; and that she didn't have access to her bank account or her bank card. She realised her account had been closed when she returned home. She complained to Barclays about the CIFAS marker in August 2019.

Barclays said it had closed Miss B's account in line with its terms and conditions. But, following the information provided by Miss B, it removed the CIFAS marker and paid her £100 compensation.

Miss B referred her complaint to us, because she wanted considerably higher compensation.

Our investigator concluded that Barclays should pay Miss B £300 in total. He thought this fairly reflected the trouble and upset directly linked to the CIFAS marker.

Barclays agreed with the investigator's view.

Miss B said she thought the compensation figure should be considerably higher and would be willing to accept £5,000.

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.

Having done so, I have come to the same conclusion as our investigator, for much the same reasons.

I find Barclays acted in line with its terms and conditions when it closed Miss B's account. I can see it wrote to tell her about its decision, although Miss B wouldn't have received this letter until she returned home a couple of months later. She hadn't told Barclays she was going to be out of the country for so long, so it couldn't reasonably have known that she didn't have access to her account.

It's not clear to me why Miss B didn't contact the bank earlier than she did to complain about the CIFAS marker and to explain to the bank that she'd been out of the country. But I can see from what she's told us that she may not have fully understood at the time what the

CIFAS marker meant and what impact this might have on her. I'm pleased the CIFAS marker has now been removed which should make things easier for Miss B.

The only matter left for me to decide is the amount of compensation Barclays should pay Miss B.

I'm sorry to hear of Miss B's experiences over the last couple of years, and I do sympathise. But I agree with our investigator – I can't directly link everything she's told us with Barclays' decision to record a CIFAS marker against her name. I accept the marker will have had *some* impact – in particular making it difficult for Miss B to open an account elsewhere and to apply for other financial products. Having considered this very carefully – and taking into account that Barclays was only provided with the information it needed to remove the marker in August 2019 - I think £300 compensation is fair and reasonable in the circumstances.

My final decision

My final decision is that Barclays Bank UK PLC should pay Miss B £200, in addition to the £100 it has already paid her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 10 August 2020.

Elizabeth Dawes
Ombudsman