

## **The complaint**

Ms K complains that Skipton Building Society unfairly recorded a marker against her with CIFAS, a fraud prevention agency, following a mortgage application.

## **What happened**

In July 2021 Ms K applied for a mortgage with Skipton via a broker. The mortgage application was declined.

In 2023 Ms K discovered that Skipton had recorded a marker with CIFAS on the basis of altered documents. Ms K complained to Skipton, but Skipton didn't uphold the complaint as it was satisfied the marker had been recorded correctly.

Ms K brought her complaint to the Financial Ombudsman Service. She told us that she had lived with her parents-in-law from May 2019 until July 2021 when she moved into her own address with her husband. She said she updated her bank about the change in July 2021.

Skipton provided information about its concerns with Ms K's application. In her application form that was completed in July 2021 she had said she'd lived with her parents-in-law for seven months. That was the address used for the application. The bank statements Ms K had provided to support her application had shown two different addresses. Skipton completed its own checks to investigate the discrepancy. Having done so it declined the application and recorded a marker with CIFAS.

During the course of our Investigation, Ms K provided further information. She said that whilst she had been living with her parents-in-law, her bank account had been registered to her own parents' address until October 2021 when she informed her bank she had moved. She said the bank statements were addressed to her parents' address, and so the ones provided in support of her mortgage application that showed a different address must have been altered by her mortgage broker before they were sent to the lender. She said she'd also noticed that the broker had provided incorrect information about her employment and payslips.

One of our Investigators looked into things, but didn't uphold the complaint. Ms K asked for the complaint to be referred to an Ombudsman, so it's been passed to me to decide.

## **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.

In order for Skipton to record a marker against Ms K with CIFAS, it needed to have sufficiently clear evidence that fraud or a financial crime had been committed. Ms K has told us that the bank statements that were sent to Skipton had been altered to change the address. There is no dispute that there were discrepancies in the address provided by Ms K's broker during the application, the address that her bank accounts were registered to, and where she was actually living at the time she made her application.

When Skipton noticed the discrepancies, it carried out its own checks to verify the information it had been provided with. It's provided evidence of those checks to this service, and I'm satisfied that based on the information available to Skipton in 2021, it was not unreasonable of it to record the marker with CIFAS for altered documents.

Whilst I appreciate Ms K says her broker must have altered the documents before sending them to Skipton, whether or not that's true, when Skipton assessed this application, it did so on the basis that the broker was acting on behalf of Ms K. Altered documents had been sent to it in support of the application, so whether that was the fault of Ms K or the broker who was acting on her behalf, I don't think it was unreasonable of Skipton to apply the marker.

Ms K hasn't provided our service with any evidence to show that she did in fact provide her broker with the correct information. If she has that evidence available, she may want to raise it with CIFAS itself and the broker that was acting for her. But whilst I appreciate the impact Ms K has said this marker has had on her, I'm not satisfied Skipton acted unfairly when it applied it.

### **My final decision**

Considering everything, for the reasons I've explained, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms K to accept or reject my decision before 8 January 2025.

Kathryn Billings  
**Ombudsman**