

The complaint

Mr G complains The Co-operative Bank Plc (Co-op) treated him unfairly when it recorded a false application marker against him on a fraud database. He'd like the entry deleted.

What happened

Mr G applied for an account with Co-op in August 2021, but after the bank completed its checks, the application was declined.

Mr G made a Data Subject Access Request in 2024 to see what information was held about him. He saw Co-op had recorded a marker with Cifas for not disclosing an address when applying for banking facilities with it.

Mr G contacted Co-op about this. He said he'd not put a previous address because he was trying to simply set up a new account quickly and there was nothing malicious or fraudulent about it. Co-op investigated and forwarded information from Mr G to its relevant department to review. However, it considered the information it had filed to be correct and declined to remove the entry. Dissatisfied, Mr G asked us to take a look.

One of our investigators looked at the case. She reviewed what Mr G had said along with Co-op's evidence and found him linked to address with adverse data recorded against him and during the time frame when he'd given the bank a different address. Looking at the circumstances, she concluded Mr G had deliberately withheld the information to improve his chances of getting an account.

Mr G didn't think the conclusions were fair. He said he had no real memory of applying for the account and found it absurd he had been put in a financial disadvantage whilst trying to obtain a mortgage due to this. He added that the previous address was only rented and there was no reason for him to deliberately hide information and it was beyond comprehension that any investigation could reasonably conclude there was an attempt to defraud.

When the investigator didn't change her mind, the case was put forward for a decision by an ombudsman, as part of the second and final stage of our process.

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.

Our service is an independent body which doesn't act for either party. It's our role to look at the evidence and give a decision based on the available evidence. I will address what I consider are the key points.

Cifas is a fraud prevention database. Before making an entry with it, a firm must meet its "standard of proof" – which is that there are reasonable grounds to believe that a fraud or financial crime has been committed or attempted and that the evidence must be

clear, relevant, and rigorous.

As part of the application, the bank asked Mr G if he had lived at more than one address in the last three years, and to give details. I've considered what he's told us about completing the application, trying to set up the account quickly and there being no other intent. But answering the question correctly and including his previous address wouldn't have added to the time in getting through the application or getting an account. It is also the case that Mr G said he'd been at his current address for 'three years and nine months', which shows he specifically thought about this point, and this ultimately negated the need for other information. The bank's searches found data linking him to the other address during the relevant time, and which had adverse credit information against Mr G – these are significant matters. And I haven't seen anything compelling to show that the data was or is wrong.

I agree with the Investigator, based on the available evidence and weighing that, I think Co-op had enough information to record the marker. So, I won't be asking it to do anything further. I appreciate this will be disappointing news for Mr G and I'm sorry this isn't the outcome he was hoping for, but this now completes our review of his complaint.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 1 April 2025.

Sarita Taylor
Ombudsman