

## **The complaint**

Mr P has complained Revolut Ltd lodged a fraud-related marker on the industry fraud database, CIFAS, in his name.

## **What happened**

Mr P opened an account with Revolut in January 2024. He told them he'd set up his own reselling business and was in the process of organising the formal set-up for this. In February 2024 Revolut received a fraud report from another bank about a payment of £200 that credited Mr P's account on 10 February. Revolut was dissatisfied with Mr P's response about this payment. They then recalled £200, closed Mr P's account and lodged a fraud-related marker on his record with CIFAS.

Mr P subsequently discovered the CIFAS marker as he was having difficulties in opening further accounts and running his business so complained to Revolut.

Revolut didn't feel they'd done anything wrong and refused to remove the marker.

Mr P brought his complaint to the ombudsman service.

Our investigator felt that Revolut had sufficient evidence to lodge the marker and wouldn't ask them to remove this.

Mr P continued to feel upset about what had happened. He provided evidence from social media confirming the business that had complained about him had a history of complaining about others involved in reselling.

Mr P's complaint has been referred to an ombudsman for decision.

## **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've reached the same outcome as our investigator. I'll explain why.

It is clear what the requirements are prior to lodging a marker. Specifically:

*“There must be reasonable grounds to believe that an identified fraud or financial crime has been committed or attempted.*

*The evidence must be clear, relevant and rigorous.”*

So Revolut must be able to provide clear evidence that an identified fraud was being committed and Mr P was involved. This must go above Revolut having a suspicion of Mr P's involvement.

There's also a requirement that Revolut should be giving the account holder an opportunity

to explain what was going on.

I've seen the evidence provided by Revolut. This confirms they received a notification from another bank about a customer who'd sent £200 to Mr P's account for car rental and quickly realised she'd been the victim of a scam.

So Revolut must be able to provide clear evidence that an identified fraud was being committed and Mr P was involved.

Mr P's evidence to Revolut also involved a car rental company and showed him placing sports clothes he'd sold in the boot of a hired car which was to take them to the purchaser. Mr P has provided messages between himself and the car rental company which do appear to confirm this arrangement. He confirmed £200 paid into his account was the deposit back after the car hire.

Except – despite all the messages which he's provided to us – this story just doesn't stack up. There's no evidence of Mr P paying £200 deposit for the car in the first place. And I'm sure the money credited to his account on 10 February was from a private individual and not from any car rental company.

I'm sure that Mr P did set up a proper business involved in reselling so I considered whether Mr P was also the victim of a scam. Except that I can't see where or how he was scammed since I can't see him ever making any payment in the first place. I've also not been provided with evidence to show the cost of the corresponding sports items Mr P was selling and placing in the boot of the car or the payment he received for those. And that's apart from the rather bizarre idea that anybody buying sports clothes at a bargain rate would be getting them delivered by private hire car.

I note Revolut did contact Mr P to question his entitlement to the money so I'm satisfied they've met their obligations here.

The requirements around banks lodging markers at CIFAS include there being sufficient evidence that the customer was aware and involved in what was going on. In this case I think this most likely exists here from reviewing the payment made into Mr P's Revolut account.

On this basis I don't believe it would be fair and reasonable to ask Revolut to remove the CIFAS marker. Because of Mr P's age at the time this happened, this marker will remain on his record for three years until 2027.

### **My final decision**

For the reasons given, my final decision is not to uphold Mr P's complaint against Revolut Ltd.

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

Sandra Quinn  
**Ombudsman**