

The complaint

Miss S has complained Revolut Ltd lodged a fraud-related marker on the industry fraud database, CIFAS, in her name.

What happened

Miss S opened an account with Revolut in February 2021. Her use was reasonably regular and included credits in from the same place and a few payments between the same named individuals. In February 2024 Miss S's account with Revolut was closed.

This took place after Revolut had queried two credits totalling £150 received into her account. Within minutes of receipt of these payments, payments were then made to another account in Miss S's name. After review Revolut lodged a fraud-related marker on her record with CIFAS.

Miss S found she was having trouble opening other bank accounts and this was having an impact on her mental health. She discovered there'd been a CIFAS marker placed on her record. She asked Revolut to remove the marker. Revolut confirmed they didn't feel they'd done anything wrong and refused to remove the marker.

Miss S brought her complaint to the ombudsman service.

Our investigator reviewed the evidence. She noted Revolut had not been convinced by Miss S's evidence that she had any rights to the disputed funds after they'd become aware these were fraudulent funds. It was clear that Miss S had no right to this money. She wouldn't ask Revolut to remove the marker.

Miss S disagreed with this outcome. She's asked an ombudsman to consider her complaint.

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 Miss S was involved. This means that they must have more than a suspicion or a concern that Miss S may be involved.

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 notifications from another bank that their customers had sent payments to Miss S's Revolut account as the result of Facebook purchase scams. After these credits were received into Miss S's account, she transferred all of this money into another account in her name.

There's also a record of contact between Revolut and Miss S where I can see Miss S denied knowing anything about the person who'd sent her money and claimed she'd tried to report this to Revolut earlier.

I've seen no evidence of this.

I'm in no doubt that these credits didn't belong to Miss S. An identified fraud had been committed. However, I also need to be satisfied that Miss S knew what was going on when money that wasn't his was being paid into his account.

I have considered what Miss S has told us. She's told us she was involved with a third person and was sending him money regularly and believes she was the victim of a scam. She's not explained how or why she was receiving credits into her Revolut account.

I'm aware of Miss S's distress and concern that at the time she had a small baby and wasn't sure what was going on, but I suspect this is partly Miss S avoiding telling us what she knew at the time. She's told us she was too trusting, but I've seen no attempt by her to explain why she was receiving so many payments into her account as started to happen in early 2024.

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 evidence about Miss S's Revolut account.

On this basis, I don't believe it would be fair and reasonable to ask Revolut to remove the CIFAS marker.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 19 June 2025.

Sandra Quinn
Ombudsman