

## **The complaint**

Mr A has complained HSBC UK Bank plc won't remove a fraud-related marker they've lodged in his name.

## **What happened**

Mr A made an application for a current account with HSBC in September 2024 which was turned down. He subsequently discovered HSBC had lodged a CIFAS marker after they'd rejected this application.

They believed Mr A hadn't disclosed addresses he'd lived and where credit applications – which had subsequently defaulted for different credit products – had been made.

Mr A contacted HSBC as he felt this was unfair. HSBC wouldn't remove the marker as they believed Mr A had omitted information deliberately to mislead them.

Mr A brought his complaint to the ombudsman service.

Our investigator reviewed the evidence. He agreed with HSBC that Mr A had omitted information about a specific address as there was default data linked to it. Our investigator wouldn't ask HSBC to remove the marker.

Mr A provided information on his credit report which he believed showed he'd lived at the same address practically throughout his life.

Mr A's complaint has been referred to an ombudsman.

## **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 to our investigator. I'll explain why.

I've seen the evidence provided by HSBC. This confirms Mr A made an application for a new current account in September 2024. He confirmed that he'd been living at his address practically throughout his life and provided no further information on any other address.

The address information provided didn't match the information HSBC was able to see when reviewing Mr A's credit record. They rejected his application and wrote to him confirming this. They also placed a CIFAS marker on his record in 2024 as they believed he was making a false application.

I've reviewed the information Mr A provided to HSBC and what he's told us. Along with excerpts Mr A has provided from his credit record.

I have to state there's no dispute he didn't provide full data on previous addresses he lived at. I've seen the records HSBC has shared with us and this differs from the information Mr A

has shared.

I know Mr A has questioned whether the link is an error but it appears to me that the name and other details match his.

I did consider whether the lack of information Mr A provided had any impact on HSBC. After all, they were able to see the full data on his credit record – which identified defaults at other addresses.

However, like our investigator, I believe there's only one reason Mr A must have omitted this data and that's because Mr A was trying to increase his chances of being granted credit and account and potentially credit.

Overall, I'm not convinced by Mr A's evidence and won't be asking HSBC to remove the fraud-related marker.

### **My final decision**

For the reasons given, my final decision is not to uphold Mr A's complaint against HSBC UK Bank plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 25 July 2025.

Sandra Quinn  
**Ombudsman**