

The complaint

Mr P has complained Barclays Bank UK PLC lodged a fraud-related marker on the industry fraud database, CIFAS, in his name.

What happened

In 2025 after getting back to the UK after a period away, Mr P got in touch with Barclays as he'd found there was a CIFAS marker put on his record and asked them to remove it. This had been put on Mr P's record in 2024 after Barclays had become aware that credits to Mr P's account had been raised as fraudulent.

Barclays confirmed they 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 wasn't convinced by the evidence Mr P provided to show that the items Mr P was selling had definitely been dispatched. She felt that Barclays had enough evidence to lodge a CIFAS marker. They were also, in line with their terms and conditions, able to close his account when they believed he posed a sufficient risk to the bank.

After receiving the view, Mr P has asked an ombudsman to consider his complaint. He's also provided evidence to show he refunded the original customer and feels this shows his positive intent.

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.”

Barclays must be able to provide clear evidence that an identified fraud has been committed, and Mr P was involved. This means that they must have more than a suspicion or a concern that Mr P may be involved.

There's also a requirement that Barclays should be giving the account holder an opportunity to explain what was going on.

I've seen the evidence provided by Barclays. This confirms they identified three payments into Mr P's account in April 2024 as unusual, particularly after the relative dormancy of the

account. Barclays also received two fraud claims for the transaction of £180 and for another payment of £140. By the time Barclays had received the latter report, they'd already decided to close Mr P's account as they felt his payment behaviour posed an unacceptable risk to them.

The evidence of Mr P's account shows that that Mr P went on to spend the money he'd received.

Barclays wrote a letter dated 29 April 2024 to Mr P to ask him to clarify why he'd received the funds. However, I can't see they ever planned to take any notice of his response as they closed his account just three days later.

Mr P has told us he was overseas for a prolonged period so never knew about the letter Barclays sent. I accept this based on the evidence he's shared.

However, Mr P's evidence to our service suggests that he was reselling occasional items to third parties that he knew or got in touch with through someone he knew in a WhatsApp group. This in itself isn't unusual, but I would expect to see evidence of postage as this would be such a crucial aspect of what Mr P was doing. Mr P has said his brother sent this item and didn't retain any postage evidence and the item must have been mislaid in the post. I'm not that convinced that happens as much as is claimed.

I also note that Barclays received another fraud report just after the first one (which led them to freeze Mr B's account) so it seems to me that this isn't a case of just one unsuccessful dispatch.

In accordance with the rules about lodging a marker, I have no choice but to accept that Barclays acted properly.

I note Mr P has provided us with evidence to show he's refunded £180 to the original purchaser. Whilst that may show subsequent remorse – particularly having learnt about the impact of a CIFAS marker – this doesn't mean that Mr P wasn't aware of what he was doing back in April 2024.

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

My final decision

For the reasons given, my final decision is not to uphold Mr P's complaint against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 10 October 2025.

Sandra Quinn
Ombudsman