

The complaint

Mr B complains about a fraud prevention marked recorded by Volkswagen Financial Services (UK) Limited trading as Audi Financial Services (Audi), following a car finance loan application.

What happened

In May 2024, Mr B made an application for a loan to finance the purchase of a vehicle from Audi. Mr B says he completed the application for the loan over the telephone with the dealer from which he was looking to purchase the vehicle. Following this, a request for bank statements was made and it appears that Mr B emailed these to the dealer, who submitted them to Audi.

Audi also requested proof of identification and wage slips from the dealer who subsequently contacted Mr B to obtain this information. The information was passed back to Audi, and the application was declined. Audi also recorded a fraud prevention marker with Cifas.

Mr B says his bank account has been closed, and he is finding it difficult to obtain credit. He raised a complaint with Audi who said it had contacted Mr B's bank in June and July 2024. The bank confirmed that the salary on the bank statements provided during the loan application did not match the details of the account they held. As Audi believed the documents had been altered by Mr B, it maintained that it had correctly added a Cifas marker.

Unhappy with this, Mr B brought his complaint to our service. He said he submitted original and unaltered documents to the dealership when making the application for the loan. The documents have been altered but Mr B believes the dealer to be responsible for any changes made. Mr B states the dealer submitted his finance application without confirming any changes to his address or employment details, which has contributed to the confusion caused and led to the Cifas marker having been added. Mr B asked for the matter to be re-examined.

Our investigator looked into the complaint and didn't find Audi had treated Mr B unfairly. She said both parties have agreed the bank statements had been altered and she did not see how the retailer could have falsified the payments from the companies without any information from Mr B. Our investigator found Audi had reasonable grounds to believe Mr B was involved in the application process and hasn't acted incorrectly in registering a Cifas marker.

Mr B asked for an Ombudsman to consider the complaint. He said when he made the finance application over the phone, he was not asked for any information due to the dealer already having his information from a previous application. He was then asked for statements and at this time his employer had changed. He believes the dealer may have altered the statements to a version it assumed would be more acceptable to Audi. So, the complaint has now been passed to me to decide.

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.

I would like to start by saying that I have provided a brief summary of the events that occurred above. I intend no courtesy by this and can assure both parties that I have taken all the information provided into consideration when reaching a decision on this complaint.

In this decision, I'll concentrate my comments on what I think is relevant. If I don't comment on a specific point, it's not because I've failed to consider it, but because I don't think I need to comment in order to reach a fair and reasonable outcome. Our rules allow me to do this, and this reflects the nature of our service as a free and informal alternative to the courts.

In order to file a Cifas marker, Audi are not required to prove beyond reasonable doubt that Mr B is guilty of fraud or financial crime, but it must show that there are grounds for more than mere suspicion or concern.

The Cifas guidance says:

- *"There must be reasonable grounds to believe that an identified fraud or financial crime has been committed or attempted; [and]*
- *The evidence must be clear, relevant and rigorous."*

I therefore need to determine whether there is sufficient evidence to determine whether Mr B submitted altered bank statements in order to try and secure the borrowing. I also then need to consider whether Audi carried out checks of sufficient depth and was entitled to escalate its concerns.

Mr B and Audi have both confirmed that the copy of the bank statements received by Audi have been altered. Incoming universal credit payments have been changed to look as though they have come in from an employer. So, I don't need to comment on the information itself except to say that the bank statements received by Audi do contain false information about Mr B's income.

Mr B says this information may've been changed by the dealer. Both parties to the complaint have been asked but neither party has been able to provide us with a copy of the original email containing the bank statements sent from Mr B to the dealer. So, we currently have Mr B's word that he did not tamper with the bank statements against the dealer who has confirmed it would not have done so. I have therefore looked to the other evidence available to help me determine what has happened.

Audi has shown us that it made a request to the dealer on 29 May 2024 for three months of bank statements, and these were received. On 30 May 2024 Audi asked the dealer for wage slips. The dealer confirmed that Mr B was working for one employer between January and March 2024 and then had changed employer in April 2024. The wage slips were then received by Audi.

Mr B says the dealership used information from a previous loan to complete the loan application. Even if this did happen, the issue here stems from the evidence supplied after the loan application had been submitted. I fail to see how the dealership would have known about any recent changes in employment without communicating with Mr B and Mr B doesn't deny that he was contacted for supporting evidence.

A closer look at the wage slips provided show that the dates and employer information match those provided on the altered bank statements. However, the net pay amounts do not match, for example, in February 2024, the wage slip shows net pay of £2,342.44 but the bank statement shows an income of £2,432.44. The same error of inverted numbers appears across all the relevant months. This and the knowledge that Mr B was not receiving this income from employers brings the validity of the wage slips in to question alongside the bank statements.

Having considered all of the above, I find there is insufficient evidence to support a conclusion that the dealer would or had created a set of documentation to show that money coming in was from an employer rather than benefits. So, on balance, I find it most likely this information was received from Mr B and passed on to Audi by the dealer.

Audi checked this information with Mr B's bank and found the information did not match Mr B's bank details. It therefore declined the application which I find it to have done fairly in the circumstances. It then recorded the relevant Cifas marker.

I note that Audi is required to have clear, relevant and rigorous evidence before taking this step. I can see that Audi checked figures with the bank twice in June and July 2024 and both times, it was informed the information provided did not match the bank's records. It did not speak to Mr B directly about the documents. Even if it had approached Mr B to ask questions, I think it would have been faced with the same situation. Altered documents had been provided to it and Mr B denied all knowledge of having altered them without a suitable explanation as to how or why this might have happened.

So having thought about all the circumstances of the complaint, I don't find that Audi has treated Mr B unfairly by recording the fraud prevention marker with Cifas.

My final decision

My final decision is that I do not uphold Mr B's complaint against Volkswagen Financial Services (UK) Limited trading as Audi Financial Services.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 19 December 2025.

Vanisha Patel
Ombudsman