

## **The complaint**

Miss J complains Revolut Ltd recorded a fraud marker against her at Cifas, despite her giving it relevant information. Miss J believes Revolut should compensate her for the difficulties it caused.

## **What happened**

A summary of what happened is below.

Miss J held an account with Revolut. In September 2024, she received a payment from a third party, through a bank transfer. However, the incoming payment was later reported as being the result of a fraud.

Revolut restricted the account and contacted her on the same day and again on 11 and 13 September, to understand why she'd received the payment. When it didn't get a response, it took the decision to terminate its relationship with Miss J and loaded a fraud marker at Cifas, because it believed she'd been complicit in receiving fraudulent funds.

Miss J contacted Revolut on 19 March 2025 to complain that she'd not done anything to warrant a fraud marker. She provided supporting information to explain how the payment had ended up in her account and she hadn't been complicit in it. Revolut reviewed the information and agreed to remove the marker, but Miss J didn't think this went far enough in resolving her complaint.

Dissatisfied, she contacted us. She said the marker had resulted in her experiencing significant trouble and upset, which was avoidable because what she'd given Revolut now, was exactly what she had given it in November 2024 in the app and before it had contacted Cifas.

Revolut declined Miss J's request for compensation. It told us that it hadn't heard from her until she complained in March 2025.

An investigator reviewing the case requested evidence from the parties. And having done so, she agreed with Revolut's analysis; they said there wasn't any evidence Miss J had contacted it before the complaint and following which the marker was removed reasonably quickly. Considering this, they didn't think there was enough to say Revolut also needed to compensate Miss J. Miss J disagreed; she expressed concerns about how she was able to provide evidence of the contact she'd made. And she said that if Revolut hadn't received information, she'd sent it, it should have attempted to contact her again and using different channels, referencing The Equality Act 2010.

When the investigator didn't change her mind, the case was put forward for a 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.

In line with our quick and informal service, I will address what I consider are the key issues. This means I might not comment on everything, though I have read all as part of the review.

I'm sorry to disappoint Miss J but I have come to the same outcome as the investigator and for broadly the same reasons. I understand she feels strongly about what happened, but having examined the available evidence, there isn't anything to show she contacted Revolut in 2024. I have also been through her complaint email from 19 March 2025. This is a significant piece of correspondence from her, but there isn't anything in it to suggest she had been in touch with Revolut the year before. And I would reasonably expect to see some mention, if this is what had happened.

Miss J says that if Revolut didn't get anything from her, then it ought to have tried contacting her again and using other methods, but I don't agree. Revolut had contacted her by email and by sending her push notifications on different dates. Miss J mentions the Equality Act 2010, but these are perfectly acceptable means of making contact with someone and there wasn't a requirement for Revolut to try other channels having already done this. Revolut has explained that it didn't get any engagement, which is why it took the steps it did. I've weighed everything, including what Miss J has said about the impact this had on her, but I'm afraid I haven't found there is a basis for me to say Revolut should have done more. All things considered, I don't think it treated her unfairly when it recorded the marker. Although, I'm pleased to note that it has since removed its filing. It follows that I won't be asking Revolut to take any other steps to resolve this complaint.

### **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss J to accept or reject my decision before 11 November 2025.

Sarita Taylor  
**Ombudsman**