

## **The complaint**

Mr P complains about Sainsbury's Bank Plc (SB) after they applied a fraud prevention marker. Mr P says this has caused a significant impact on his finances and continues to do so.

## **What happened**

In 2018, a loan was taken out with SB in the name of a third party but using Mr P's contact information. The loan was approved and the funds remitted to the third party who then transferred the money to Mr P who subsequently repaid it.

At a later date, SB became aware of what happened and decided to apply an anti-fraud marker to Mr P via a fraud prevention company. As a result, Mr P complained to SB asking for it to be removed.

SB investigated the complaint, and they did not believe a mistake had been made so the marker would not be removed. SB also said they were not obligated to provide any further details.

Remaining unhappy, Mr P brought the complaint to our service which an investigator looked into. Our investigator provided information about the marker and the fraud prevention company, and agreed that it was reasonable that SB applied the marker in the circumstances.

Unhappy with this outcome, Mr P sent extra information to our investigator about the loan, but our investigator said it would not change their initial outcome. As a result, Mr P requested an ombudsman review his 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.

I have looked at the information SB has supplied to see if it has acted within its terms and conditions and to see if it has treated Mr P fairly.

If I don't mention any specific point, it's not because I failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome. No discourtesy is intended by me in taking this approach.

Our investigator provided a thorough summary of the fraud prevention company and the threshold at which a marker can be applied so I won't repeat what has been said. What I will say is that in view of the circumstances that were presented to SB at the time, I agree that their action of applying the marker was reasonable, and therefore no error occurred in their application of it.

I acknowledge the additional information and background Mr P provided about this matter since our investigator's view and I have reviewed it all. However, I agree with our

investigator in that some of this information does not form part of the complaint therefore cannot be commented on. And I have kept my considerations to the crux of this complaint which is the application of the marker.

In terms of the impact of SB's application of the marker, I'm sorry to hear about the consequences of this on Mr P. That said, neither me nor the investigator have identified any error made by SB here. Because I haven't found that SB have made any errors, it wouldn't be fair to instruct them to take any action when I'm persuaded that they correctly followed their process.

In these circumstances, I would normally suggest that Mr P could approach the fraud prevention company separately to ask them to investigate the application of the marker, but I understand that despite doing this, they also considered the marker application to be correct. To address a final point of Mr P's around the date the marker was applied, I've liaised with SB about this and after they provided details and rationale, I remain satisfied that the marker was applied correctly.

I know Mr P will be disappointed with my decision but as I stated earlier, I have to base that decision on the evidence and facts presented and in the absence of anything to the contrary, I cannot ask SB to do anything further.

### **My final decision**

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 9 October 2025.

Chris Blamires  
**Ombudsman**