

## The complaint

Miss M has complained Monzo Bank Ltd lodged a fraud-related marker on the industry fraud database, CIFAS, in her name.

## What happened

In August 2024 Monzo received a fraud report from another bank about a payment made into Miss M's Monzo account. This payment was for £200. Monzo blocked Miss M's account and asked her to clarify what this payment was for. They were unconvinced by her response and decided to close Miss M's account.

A few months later after having trouble with other bank accounts, Miss M asked Monzo to remove the marker. Monzo confirmed they didn't feel they'd done anything wrong and refused to remove the marker.

Miss M brought her complaint to the ombudsman service.

Our investigator noted Miss M's testimony that she'd allowed an acquaintance to use her account for business purposes as he needed a UK-related account. She'd not been aware that he was involved in anything fraudulent. However our investigator felt that Miss M had had an opportunity to tell Monzo what had happened but allowed them to believe the payment was for work she'd done. She agreed Monzo had enough evidence to lodge a CIFAS marker.

Still unhappy, Miss M has asked an ombudsman to consider her 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.

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.”*

So Monzo must be able to provide clear evidence that an identified fraud was being committed, and Miss M was involved. This means that they must have more than a suspicion or a concern that Miss M may be involved.

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

I've seen the evidence provided by Monzo. This confirms they received a notification from

another bank that a customer had sent £200 to Miss M's account after believing they were buying a lawnmower which they didn't receive. They could also see that this money was immediately sent elsewhere using another payment service.

Miss M told our service about allowing someone she knew to use her account, as he was based elsewhere. She believed this individual was providing writing services for a number of overseas clients. She's provided copies of various messages between herself and this individual to verify this. This suggests this is for educational services for people where English isn't their first language.

Unfortunately, I just can't understand why Miss M didn't confirm this to Monzo. She very much implied the payment was for work she'd completed and the message she sent to Monzo seemed to suggest she'd taken instruction about what to say. I'm aware Miss M disputes this but I find it hard to say this isn't the case. In any case it would have been clear from her app that the £200 in dispute had the word *lawnmower* attached so I believe Miss M always knew something was amiss.

I have considered Miss M's personal situation. She has told us she may have been naïve and regrets what happened. However, having reviewed Monzo's evidence of Miss M's account use, I'm satisfied Monzo had sufficient evidence to lodge the CIFAS marker.

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

### **My final decision**

For the reasons given, my final decision is not to uphold Miss M's complaint against Monzo Bank Ltd.

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

Sandra Quinn  
**Ombudsman**