

## The complaint

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

## What happened

Miss B opened an account with Monzo in December 2024. In February 2025 Monzo started to receive fraud reports from other banks about payments made into Miss B's Monzo account. They queried these with Miss B on two different occasions. Miss B didn't respond to Monzo.

Monzo believed they had sufficient evidence to lodge a CIFAS marker and closed Miss B's account.

Miss B discovered Monzo had lodged a CIFAS marker in her name. She complained to them, but they wouldn't remove the marker.

Miss B brought her complaint to the ombudsman service.

Our investigator noted the testimony Miss B had shared with our service. This included copies of messages between her and the friend who she allowed to make payments into her account. She'd believed this friend was making business payments and she was helping him out. Overall, our investigator felt Monzo had enough evidence to lodge a CIFAS marker.

Still unhappy, Miss B has asked an ombudsman to consider her complaint. She explained she helped this individual without knowing something fraudulent was happening. She's been *"left feeling overwhelmed, scare and pressured"*.

## 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."*

Monzo must be able to provide clear evidence that an identified fraud was being committed, and Miss B was involved. This means that they must have more than a suspicion or a concern that Miss B 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 notifications from other banks about four payments sent to Miss B's account in February 2025. It's clear these were all fraudulent as the individuals making the payments believed they were buying concert or football tickets or had become ensnared in a romance scam.

After receipt of these funds, Miss B transferred these whilst retaining small amounts for herself.

Miss B has told our service she initially started to help out someone she knew. Payments were initially made to another account she held. She was then advised to open an account with Monzo, which she did. She didn't use her Monzo account for the first two months it was open.

What I can also see is that Miss B would have known that her other account was closed. I know that bank also lodged a fraud marker in her name, although it's possible this wouldn't have been immediately apparent to Miss B. So that suggests that other bank would also have asked questions of Miss B about her eligibility to the funds received.

This means that Miss B continued to allow someone – who'd caused one of her accounts to be closed – to continue to use her account. I've reviewed the correspondence between herself and this individual. It's true that she was increasingly concerned and tried to put them off crediting her account.

What she didn't do is raise her concerns with Monzo. I note what she's told us about being a recent arrival into the UK and being unaware of how finances were managed.

However, I think on balance that by the time these payments were made into her account, she would have been aware these funds were fraudulent.

I have taken into account Miss B's relative youth at the time but I'm satisfied Miss B knew enough about what was going on and was willing to be involved to gain funds.

Having reviewed Monzo's evidence, I'm satisfied Monzo had enough 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 B's complaint against Monzo Bank Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 12 March 2026.

Sandra Quinn  
**Ombudsman**