

The complaint

Mr B complains that Metro Bank PLC ('Metro') registered two fraud prevention markers against him without due cause.

What happened

The circumstances of this complaint have been explained in detail in our investigator's view of this complaint, which was shared with both parties in June 2025. So, I will not go into every detail of what happened here. But, in summary, Mr B complains that in March 2025, Metro bank registered two Cifas markers against him without due cause. Metro say that they did not register Mr B with Cifas, and that they merely carried out searches relating to his application.

Mr B opened an account in September 2019 with Metro, which it closed within about a week of opening. In March 2025, Mr B tried to open an account with Metro again. As part of the application process, Metro carried out two searches on Mr B. Mr B said he found these two searches and believes that they are actually Cifas markers which Metro placed against him. He said he believes that this has prevented him from accessing financial products and finding employment due to failing background checks. He explained this has caused him financial hardship, and much distress and inconvenience and so to put things right he wants Metro to remove the markers and pay him £850.

Metro looked into Mr B's complaint and did not uphold it. It said that it had not registered Cifas markers against Mr B. It said that his initial account was closed after a review of the account, and in line with the terms and conditions of the account. It said that it declined Mr B's second application as there were inconsistencies with address details, but that they had not escalated matters to Cifas.

Unhappy with their response, Mr B brought his complaint to our service. One of our investigators looked into what had happened. They did not recommend that Mr B's complaint be upheld. This was because they could not find any evidence to suggest Metro had registered a Cifas marker against Mr B, and they did not think Metro had done anything else that it should not have done.

Mr B remained dissatisfied. He said the evidence showed that Metro had left searches against his name and that these searches had been left on the Cifas database. Our investigator clarified that Metro had simply done searches, and that they may have discovered a marker which was applied by another business. Our investigator recommended Mr B contact Cifas to clarify if any markers were registered against him and by whom – but that Metro had not loaded him there. Mr B still wished for an ombudsman to review his complaint, so the case has 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.

Having done so, I have reached the same overall conclusion as our investigator and for the same reasons. I'll explain why.

From my review of the evidence, it is not in dispute that Mr B applied for an account with Metro in 2019 and then in 2025. As part of an application review process, banks are expected to do due diligence on their potential customers, and part of this is often conducting searches into credit files and the Cifas database to determine if the applicant is someone they can or want to do business with.

The available evidence suggests that Metro have simply conducted these searches as part of Mr B's application review. These searches may appear on Mr B's records, but this is not the same as registering a Cifas marker against Mr B. It does appear there may be a Cifas marker registered by another business against Mr B on his records. I have seen nothing which suggests that Metro have registered a Cifas marker against him. And searches are a normal and fundamental part of the account opening process. Banks are both permitted and expected to carry out some level of checks – and this may include additional checks sometimes.

So, having considered everything, I cannot see that Metro have made any error here. And so, it follows that it would not be fair or reasonable to ask them to pay Mr B any compensation.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 29 August 2025.

Katherine Jones
Ombudsman