

## **The complaint**

Mr P complains HSBC UK Bank Plc treated him unfairly when it recorded a false application marker with Cifas (a fraud database). He'd like HSBC to delete the entry against him.

## **What happened**

Mr P applied for an account with HSBC in February 2021, but after the bank completed its checks, the application wasn't successful.

Mr P made a Data Subject Access Request later to see what information was held about him. He saw HSBC had recorded a marker with Cifas for not disclosing addresses when applying for a banking facility with it.

Mr P contacted HSBC about this. He said he'd not done anything wrong. The bank forwarded information from him to its relevant department to review. However, it considered the details it had filed to be correct and declined to remove them. Dissatisfied, Mr P asked us to take a look.

In doing so, he said, that when he'd first come to this country in 2015, he'd lived at an address until 2016 (this was the address that HSBC found him linked to during the period he'd said he was at the address he'd given in his application). He said that after this, he'd moved to a different address where he'd lived for just over a year and then he'd moved to the address (which was the address in the application) but due to family problems, he'd left the country and returned in 2021. He added that when he returned to the UK; he'd tried to open a bank account but kept getting declined. Feeling under pressure, through an online group he found a certified accountant who said he could help, and they'd submitted the application to HSBC on his behalf. He believed this was where the mistake/misunderstanding occurred, but he'd not withheld information with fraudulent intent. And this situation had now affected personally and financially.

One of our investigators looked at the case. She reviewed HSBC's searches and noted that these found Mr P linked to an address with adverse data recorded against him and during the time frame when he'd told the bank that he was at a different address. Given the presence of adverse data, she concluded Mr P had most likely deliberately withheld the information to improve his chances of getting an account.

Mr P didn't think the conclusions were fair and provided further information to explain why.

The investigator considered this but didn't think there was anything compelling to show when Mr P had moved in and left the addresses that he had links to and so, it was difficult to refute what the bank's searches showed. 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.

Cifas is a fraud prevention database. Before making an entry with it, a firm must meet its “standard of proof” – which is that there are reasonable grounds to believe that a fraud or financial crime has been committed or attempted and that the evidence must be clear, relevant, and rigorous.

As part of the application, the bank asked Mr P if he had lived at more than one address in the last three years, and to give details. I’ve considered what he’s told us about where he was and when, but it is the case that the bank’s searches also found data linking him to other addresses during the relevant time, and which were the subject of adverse credit information. I note Mr P’s address history is complex and what he’s said about him being in difficult circumstances, but I haven’t seen anything persuasive to show that the data he is linked to on specific dates is wrong.

Mr P says someone else completed the application on his behalf and this must be a consideration, but it would be his responsibility to check the accuracy of the information, and especially as he’d had trouble getting an account already. Ultimately, it is the case that there is a substantial amount of adverse information linking to Mr P, at other addresses and for the period he said he was living somewhere else - these aren’t insignificant matters. I’m afraid, based on the available evidence and weighing that, I think HSBC had enough to reasonably conclude information had been withheld and/or not disclosed more than likely to improve the chances of getting an account. So, it wasn’t then wrong for the bank to record the marker. It follows that I won’t be asking HSBC to do anything further.

I’m sorry to hear Mr P has had a difficult time. I hope he’s able to get appropriate support. However, my decision now completes our review of the 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 Mr P to accept or reject my decision before 21 October 2025.

Sarita Taylor  
**Ombudsman**