

The complaint

Mr K complains Revolut Ltd has recorded his personal details with Cifas – a fraud prevention database - and won't remove them.

What happened

In December 2024, Mr K received several payments into his Revolut account. Revolut later received notification that these payments had been made fraudulently.

Revolut asked Mr K to provide information about the payments. After reviewing the information he provided, Revolut decided to close Mr K's account and he discovered it had also registered his details with Cifas. So, he complained to Revolut. Revolut responded to say it hadn't made a mistake in registering the Cifas marker.

Mr K referred his complaint to our service. An Investigator considered the circumstances. He said, in summary, he thought Revolut had registered the fraud marker fairly.

Mr K didn't accept the Investigator's findings. He maintained the transactions were genuine business transactions, he'd complied with all Revolut's requests for information, and the subsequent loss of evidence wasn't his fault.

As Mr K didn't agree, the complaint's 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.

It's important to explain I've considered all of the information provided by both parties in reaching my decision. If I've not reflected or answered something that's been said it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the complaint. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is.

The marker Revolut has registered in Mr K's case is a "misuse of facility". In order to record a marker for misuse of facility, Revolut must be able to show a number of requirements have been met, including:

- 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.

Here, Mr K's account received several payments which Revolut later received notification were fraudulent. Revolut has provided the messages it exchanged with Mr K about this.

Mr K told Revolut the payments were legitimate business transactions he'd received from family friends. He said he runs a reselling/sourcing business where he sources items on

behalf of clients which are paid for in advance. Revolut asked Mr K to provide any evidence he had of the items he'd sourced, his entitlement to the funds and any communications he'd had with the senders of the money.

Mr K provided several photos of items, screenshots of the senders' payments and some text message threads he said were his messages with the buyers. Revolut asked Mr K to update his phone settings so that the messages would display the dates. But Mr K couldn't do this.

When our Investigator asked Mr K to provide time and date stamped versions of the messages – Mr K said his phone had been lost or stolen shortly after this all happened. So, he couldn't access them anymore or provide dated messages. He said he'd told Revolut his phone was lost or stolen as well. But I've reviewed the chat history Mr K had with Revolut and there's no mention of his phone being lost or stolen. And even if he had told Revolut, I don't consider this would substantially change his overall position because the loss of Mr K's phone wouldn't mean Revolut wasn't then entitled to register the Cifas marker.

Having reviewed what Mr K has provided, I don't find it unreasonable that Revolut didn't consider this sufficient to establish his entitlement to the funds. Mr K wasn't able to provide full communication with the senders of the payments showing exactly what was discussed in relation to each and his explanations don't align with the details of the fraud reports. Mr K also said the items he sold had been delivered in person – so he couldn't substantiate that items had been delivered in exchange for the payments.

Overall, Mr K's explanations don't align with the evidence Revolut received in relation to the disputed payments and Mr K can't provide sufficient evidence to substantiate his entitlement to the funds. In these circumstances, I'm satisfied this means Revolut was entitled to register the marker with Cifas.

Mr K has told us the Cifas marker is causing him distress and financial hardship. I'm sorry to hear that's the case but as I've found the marker was added correctly, I don't find Revolut need to remove it.

My final decision

For the reasons I've explained, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 7 April 2026.

Eleanor Rippengale
Ombudsman