DRN-5784896

The complaint

Miss A complains Revolut Ltd has recorded her personal details with Cifas – a fraud prevention database - and won't remove them.

What happened

Three payments were paid into Miss A's Revolut account on 19 February 2025 - two payments of £50 and one payment of £35. Shortly afterwards, Revolut received messages from the sending banks to say the payments were fraudulent, because the senders said they'd paid deposits for a service they then didn't receive.

Revolut asked Miss A what the money had been paid to her for. Miss A told Revolut she'd received the money on behalf of her brother, who she needed to check with about the payment – as she didn't know them personally. She later followed up with some screenshots and said her brother had confirmed the payment was a gift, which she'd sent on to him. When asked for further information, Miss A refused to provide anything saying she'd already provided everything and she found it unacceptable her transactions and messages were being scrutinised in this way.

Miss A closed her Revolut account but later discovered Revolut had registered her details with Cifas. So she complained to Revolut. Revolut responded to say it hadn't made a mistake in registering the fraud marker.

Miss A referred her complaint to our service. An Investigator considered what happened. She said, in summary, Miss A had confirmed she didn't know the person sending the money and that she'd spoken to them via social media. The Investigator found that Miss A had not been honest in her responses to Revolut when it first asked her about the transactions and based on what she'd told us about the sender, she didn't think it was reasonable that Miss A had a reason to trust the sender. She didn't recommend the Cifas marker was removed.

Miss A didn't agree with the Investigator's findings. She said she was young and new to the UK when this incident happened and didn't realise how serious it was.

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.

The marker Revolut has registered in Miss A'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, Miss A's account received payments that were later identified as having been fraudulent. Revolut contacted Miss A about the payments, and it's provided the messages it exchanged with her about this.

Miss A has told us that she agreed to allow someone she'd never met use her account as he'd told her he didn't have a UK bank account. Miss A says she now realises this was a mistake, but at the time she didn't have a reason not to trust this individual. Then, when Revolut asked questions about the transactions, Miss A asked the same individual to advise her how to reply and then followed that advice. Again, she realises now that was a mistake but adds she was young and new to the UK at the time – so didn't realise how serious the situation was.

In her messages with Revolut, Miss A said the payment was sent from someone as a gift for her brother and provided screenshots which had been provided to her as evidence. When asked for further detail, Miss A said she was "offended" by Revolut's questions about the transactions and said she'd already provided the information. This information didn't align with the fraud reports Revolut had received from the sending banks, which said the transactions had been deposits for a service which wasn't then received.

Miss A has said she wasn't dishonest with Revolut about the reason for the payment. But she admits that she did tell Revolut what the individual told her to say, rather than telling Revolut what had happened. So I find she didn't give Revolut the whole story when questioned about the payments. And if Miss A had no reason to be concerned about the payments, it's not clear to me why she wouldn't have told Revolut the truth about what happened.

In her complaint to Revolut Miss A said, regarding the information she was told to give Revolut:

This friend then told me that if the bank was to ask what the transactions were for, to state that my younger brother in Nigeria was collecting money from my brother's friend but that they would send it to me and I would send it on to him. This did seem somewhat strange to me when he said this but all I suspected was that maybe he just didn't want to tell me what the money was actually for. I respected him enough not to ask further.

And, in response to our Investigator's opinion, she said:

The reason I gave my Revolut account was because I had already been warned never to give anyone access to my main bank account under any circumstances. Therefore, whether this had turned out to be fraud or not, I would not have allowed him to use my main account.

Miss A has told us she was young, had just moved to the UK and did not have a reason to be concerned about the nature of the payments at the time. Despite this, she admits she thought it was strange what she was being asked to tell Revolut if it questioned the payments, she suspected the individual didn't want to tell her the true reason for the payment and she was aware that she shouldn't give anyone access to her "main" bank account. Miss A also admits to retaining some of the fraudulently transferred funds. Again, she says she only did this because she was told to. So, I think – on balance - Miss A did realise something wasn't right about the situation.

Overall, I find it's more likely than not that Miss A knew the payments were, or might be, fraudulent. So in these circumstances, I find Revolut has acted fairly in loading the Cifas marker.

Miss A has told us the Cifas marker has caused her significant distress and inconvenience, including impacting her mental health. 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 Miss A to accept or reject my decision before 15 October 2025.

Eleanor Rippengale
Ombudsman