

The complaint

Miss O had an account with TSB Bank UK plc (TSB) which was closed. Miss O is unhappy as she believes, at the time of closure, TSB loaded a marker about her at Cifas, the national fraud database. She says this has made it difficult to open accounts elsewhere.

What happened

In 2023 Miss O held accounts with TSB and the decision was made by TSB to withdraw her banking facilities. Miss O says at the same time, TSB loaded a marker with Cifas.

In 2023 Miss O made complaints and was sent responses relating to the closure of the account but didn't raise a complaint about the Cifas marker at the time. This was brought to our service in 2025. As TSB hadn't received a complaint about the Cifas loading before it issued a final response letter regarding the issue, only addressing the Cifas issue.

In TSB's final response letter, it explained it had completed a review, and it confirmed TSB had not loaded a Cifas marker against Miss O. It recommended Miss O contact Cifas and complete a Data Subject Access Request (DSAR) directly to Cifas and provided details on how to do this.

The complaint then came to us to complete an investigation. Our investigator reviewed the complaint and didn't uphold it. They said TSB's fraud team had confirmed that TSB has not recorded a Cifas against Miss O, so couldn't agree that they'd acted unfairly. The investigator also suggested Miss O contact Cifas directly and submit a DSAR and provided details of the website address where Miss O could do this.

Miss O disagreed, so the case has come to me to decide.

I'm aware Miss O has another complaint currently with our service, for clarity this decision will only consider the subject matter that relates to Cifas.

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 the national fraud database and holds information that relates to fraud, this includes information that financial businesses provide to them. Businesses like TSB, can't provide full details of what might be held on Cifas, only Cifas can do this. But TSB can provide any information that it has given to Cifas regarding its customers and their accounts.

In this case I've reviewed the evidence and information TSB has provided in relation to the reasons that Miss O's accounts were closed and I've seen no evidence that TSB recorded a Cifas in this case.

Whilst I appreciate Miss O has told us why she believes a Cifas marker has been added, and I recognise the difficulties she's faced in opening accounts. We haven't been provided

with any supporting evidence that tells me that TBS has loaded a Cifas marker against Miss O. So, I'm satisfied based on the evidence I have seen, a Cifas marker most likely hasn't been added by TSB. TSB's response to Miss O explains she can find out the information Cifas holds by completing a DSAR directly with Cifas, I agree this is a reasonable suggestion and the correct advice to provide Miss O in the circumstances.

For this reason, I don't think TSB has done anything wrong and won't be asking it to do anything differently.

My final decision

For the reasons given above I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss O to accept or reject my decision before 24 October 2025.

Simon Yates
Ombudsman