

The complaint

Mr S complains Nationwide Building Society treated him unfairly when it loaded a marker at Cifas, the fraud prevention database.

What happened

A summary of what happened is below.

Mr S applied for a bank account with Nationwide in 2022. The account was approved, and he began using it, before it was closed. Much later, he did a data subject access request (DSAR) to see what information was held about him and saw that Nationwide had recorded a marker relating to false information (a utility bill) having been submitted to it during the application.

Mr S complained as he didn't think this was fair. He said, that due to his English being poor a third-party had helped. He'd given them his passport, but they'd been the one to apply for the account and submitted other documents, which had led to this.

Nationwide didn't uphold the complaint. So, Mr S came to us. In doing so, he said the marker was having a detrimental effect on him personally and financially and it was wrong that he should be punished for the actions of someone else.

One of our investigators reviewed all of this, together with what Nationwide had provided but she didn't think it had treated Mr S unfairly in loading the marker at Cifas. She agreed with Nationwide's analysis that forged documents had been supplied when the application had been made and there wasn't anything to show that a third party had been involved.

Mr S disagreed and asked for an ombudsman's decision. He wanted us to consider his limited English, which is why he'd needed help. He maintained he had no knowledge of the forged document and so hadn't been dishonest. He also set out the impact this was having on him.

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.

I know how much this matter means to Mr S, but I must judge the evidence independently and without favour. I will deal with what I consider are the key points.

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.

I've looked at the utility bill and at what Nationwide has said about its investigation from the time, and I'm satisfied there are several discrepancies in information that was supplied. I

think there'd be no plausible reason for this, other than to improve the chances of getting an account. And whilst Mr S explains that he didn't supply this documentation and had no knowledge of it, I find it difficult to believe that a third-party would have taken it upon themselves to do this without his involvement. There'd be no reason. Also, there's no direct supporting evidence of this being what happened. All things considered, I think the evidence suggests Mr S was involved. In any event, it would be his responsibility to check the accuracy of the information. Fundamentally, providing false documentation isn't an insignificant matter. I'm afraid, based on the available evidence and weighing that, I think Nationwide had enough to reasonably conclude Mr S submitted the information more than likely to improve the chances of getting an account. So, it wasn't then wrong for it to record the marker. For completeness, I'm also satisfied Nationwide was also entitled to close the account. It follows that I won't be asking Nationwide to do anything further.

I'm sorry to hear Mr S 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 S to accept or reject my decision before 7 January 2026.

Sarita Taylor
Ombudsman