

The complaint

Mr Z has complained Barclays Bank UK PLC lodged a fraud-related marker on the industry fraud database, CIFAS, in his name.

What happened

Mr Z opened an account with Barclays in July 2022. Mr Z had just arrived in the UK and also opened two other accounts with other banks. He says his salary was paid into one of these two other accounts.

After receiving a report from another bank about a fraudulent credit to Mr Z's account in September 2022, Barclays asked Mr Z to explain how a credit of £19,000 had been made into his account. Dissatisfied with his response, Barclays decided to close Mr Z's account in line with their terms and conditions. They also lodged a fraud-related marker in Mr Z's name with CIFAS.

In 2025 Mr Z found that other accounts he held were being closed and he was advised to check his record with CIFAS. He discovered a CIFAS marker and complained to Barclays.

Barclays confirmed they didn't feel they'd done anything wrong and refused to remove the marker on Mr Z's request.

Mr Z brought his complaint to the ombudsman service.

Our investigator noted Mr Z's evidence that after his mobile device breaking, he'd allowed a friend to load his banking apps onto his phone. He'd allowed that friend to use his bank account whilst he was around to assist use of the app. Our investigator wasn't convinced by Mr Z's testimony. It was clear from Barclays' evidence that £19,000 had fraudulently credited Mr Z's savings account.

She felt that Barclays had enough evidence to lodge a CIFAS marker.

Mr Z has asked an ombudsman to review his complaint. He pointed to the statement he provided from his former friend admitting he had misused Mr Z's account.

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.

Having done so, I've reached the same outcome as our investigator. I'll explain why.

It is clear what the requirements are prior to lodging a marker. Specifically:

"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."

Barclays must be able to provide clear evidence that an identified fraud was being committed, and Mr Z was involved. This means that they must have more than a suspicion or a concern that Mr Z may be involved.

There's also a requirement that Barclays should be giving the account holder an opportunity to explain what was going on.

I've seen the evidence provided by Barclays. This confirms that another bank raised a fraud claim with them. This related to a payment of £19,000 which had credited Mr Z's Barclays savings account on 1 September. This was immediately transferred to Mr Z's Barclays account then two card payments of £10,000 and £9,000 were made spending all the available funds.

They decided to close Mr Z's Barclays account. They felt they had sufficient evidence to lodge a CIFAS marker. This was recorded on 16 September 2022.

Mr Z has told us about allowing a friend to use his account. This happened after his mobile phone broke down. He set up his bank apps onto his friend's phone and is adamant that this friend misused his account without his knowledge. In support, he provided a statement from this (now ex) friend where he admits misusing Mr Z's account.

Unfortunately, the evidence I've seen from Barclays doesn't match Mr Z's testimony. Whilst there were two different devices set up on Mr Z's Barclays account, the second device could only have been set up from Mr Z's initial device. This rather suggests his phone was working which was contrary to what Mr Z has said.

I also find it difficult to believe that Mr Z would have managed without a mobile for two and a half months as he has told us. This doesn't strike me in the least credible.

I've also reviewed the correspondence between Mr Z and his friend, along with the statements. It's clear from the messages between the two that Mr Z appears to be confirming all the detail that should be contained within a statement and is guiding his friend. I also have no way of identifying whether this individual is genuine or not. From what I've seen I'm not convinced this individual was the driver of what was going on.

Mr Z opened three accounts very soon after moving to the UK. This Barclays account was little used until an extremely large fraudulent payment credited it. It looks very much to me – as I know Barclays also believes – that this account was potentially opened just to receive fraudulent funds.

Based on the lack of evidence and explanation from Mr Z, along with clear evidence that he was in receipt of fraudulent funds, I believe there is enough evidence to suggest he knew about the fraud.

On this basis, I don't believe it would be fair and reasonable to ask Barclays to remove the CIFAS marker.

My final decision

For the reasons given, my final decision is not to uphold Mr Z's complaint against Barclays Bank UK PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Z to accept or reject my decision before 16 January 2026.

Sandra Quinn
Ombudsman