

The complaint

Mr M has complained Starling Bank Limited won't remove a fraud-related marker they've lodged in his name.

What happened

Mr M applied for an account with Starling in 2023. In uploading the information in support of his application, Mr M provided fraudulent ID, as well as his genuine passport.

Starling subsequently lodged a CIFAS marker on the basis that a fraudulent application had been made.

In July 2025 Mr M contacted Starling but they wouldn't remove the marker as they believed Mr M had deliberately submitted fraudulent information to mislead them when applying for an account with them.

Mr M brought his complaint to the ombudsman service, expressing his regret at what had happened.

Our investigator reviewed the evidence, but she felt that Starling had met the bar in showing that Mr M had knowingly provided fraudulent information when applying for an account. She wasn't going to ask Starling to do anything further.

Unhappy with this outcome, Mr M's complaint has been referred to an ombudsman for decision.

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."

Starling must be able to provide clear evidence that an identified fraud was being committed and Mr M was involved.

I've seen the evidence provided by Starling. This confirms Mr M made an application for an account with them. His application included fake ID, as well as his genuine ID.

Mr M doesn't dispute this is what happened. He obviously regrets this very much but says he didn't realise that this would be an error. I find this unlikely. Even if someone weren't to know

UK banking regulations, I think it'd be unlikely that they'd think submitting fake ID anywhere would be acceptable. I believe this was a deliberate action.

I appreciate Mr M regrets what happened and I'm sure any CIFAS marker will be having an impact on his ability to access some financial services. However, based on the evidence I've considered I don't think it would be fair and reasonable to ask Starling to remove the CIFAS marker.

My final decision

For the reasons given, my final decision is not to uphold Mr M's complaint against Starling Bank Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 26 December 2025.

Sandra Quinn
Ombudsman