

The complaint

Miss K has complained Revolut Ltd lodged a fraud-related marker on the industry fraud database, CIFAS, in her name.

What happened

Miss K was trying to open a business account with another bank in 2025. Miss K discovered Revolut had lodged a fraud-related marker on the industry fraud database, CIFAS, in her name. She complained to them and asked them to remove the marker. She disputed ever having opened an account with them. Revolut believed they had sufficient evidence to lodge a CIFAS marker.

Miss K brought her complaint to the ombudsman further confirming she “*never held or used a Revolut account*”.

Our investigator noted the evidence Revolut had shared with our service. This included the ID used by Miss K when the account had been opened in January 2024. Miss K had accepted this was her ID but believed she’d been the victim of fraud. Our investigator accepted Revolut’s evidence – which included Miss K’s genuine contact details – showed she’d opened an account with them and had received a payment of £69 which had been subsequently disputed. She wasn’t going to ask Revolut to remove the marker.

Still unhappy, Miss K has asked an ombudsman to consider her complaint. She continued to argue she’s been the victim of fraud, despite sharing evidence from another bank’s statement that showed payments from this account to her Revolut 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.”

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

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

I’ve seen the evidence provided by Revolut. This confirms they received a fraud notification

from another bank that one of their customers had been the victim of a blackmail scam and had sent £69 to Miss K's Revolut account.

Revolut asked their customer, Miss K, for her entitlement to these funds. She confirmed this individual was *"a friend of mine and is paying for my shopping he called me and asked me out and I needed money to buy some nice clothes"*. Revolut wasn't convinced by this story and decided to close Miss K's account and lodge the CIFAS marker.

Miss K told our service that she'd never opened an account with Revolut. This is despite us being able to see the ID used to open the Revolut account. The ID, shared with us by Revolut, was Miss K's driving licence, along with a selfie taken within the Revolut app. Miss K separately gave us a copy of her passport so I'm able to confirm that all the ID matches.

Miss K has maintained her ID was compromised. But I don't believe her. All the details used match Miss K's, including the email and physical address. I also can't see how a selfie would have been generated.

Her Revolut statement for this period show incoming funds from another account in Miss K's name. This was her account with another bank (who I'll call L). Our investigator approached L to see whether Miss K had raised a dispute with them about payments from her account (which she doesn't dispute holding) to the Revolut account. She hadn't. The payments into the Revolut account match debits from Miss K's account with L.

L also confirmed they had raised a query about funds paid into Miss K's account with them around this time, but accepted Miss K's testimony.

I believe Miss K lied to our service and it's clear that she had in fact opened the account with Revolut. I'm therefore sure that she was aware the disputed amount of £69 were the proceeds of fraud.

I'm satisfied Revolut had enough evidence to lodge the CIFAS marker. On this basis, I won't be asking Revolut to remove the CIFAS marker.

My final decision

For the reasons given, my final decision is not to uphold Miss K's complaint against Revolut Ltd.

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

Sandra Quinn
Ombudsman