

The complaint

Mr H complains that NATIONAL WESTMINSTER BANK PUBLIC LIMITED COMPANY recorded a marker against him with Cifas, a fraud prevention database, in connection with a mortgage application.

What happened

In 2022 Mr H says he made a general enquiry with a mortgage broker about getting a mortgage, and he shared some documents with the broker. He says that as far as he knew no application was made and he didn't authorise one to be made. But in 2025, having been declined for other credit, he found out that an application for a mortgage had been made to NatWest and it had reported a Cifas marker for false documents. Mr H asked Cifas to remove the marker, but it refused.

NatWest says it received a joint mortgage application from Mr H and his wife in 2022. It declined the application and made a report about Mr H to Cifas, because it concluded that false documents had been provided to it to support the application.

Mr H made a complaint, but NatWest wouldn't remove the fraud marker. He referred his complaint to us. Our Investigator didn't recommend that the complaint should be upheld. Mr H didn't accept that and asked for a review, so his complaint has been referred to me to decide.

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.

Mr H says that he neither made a mortgage application nor authorised one to be made in 2022. He says he dealt with the broker via WhatsApp and phone calls, and he only made a general enquiry about taking out a mortgage. He also says he sent the broker documents they asked him for so that they could assess his eligibility for a mortgage and provide guidance. Those documents included pay slips, bank statements, utility bills and proof of identity, and he says he sent the broker genuine, unaltered documents.

Mr H says the broker later told him they were travelling abroad, and they have since been uncontactable. He has provided screenshots of some of the WhatsApp messages with the broker and copies of the documents he says he gave them.

NatWest says that the application didn't appear to have been made via a broker but by Mr H and his wife directly. It wasn't aware that a broker was involved. It says it had concerns that some of the bank statements provided to it in connection with the application had been fraudulently altered, and that's why it made the report about Mr H to Cifas.

I've seen copies of the bank statements that were provided to NatWest in 2022 and the bank statements covering the same period that Mr H has provided now. There are significant differences between the two sets of statements, and I'm satisfied that some of the

statements given to NatWest in 2022 had been altered, to show much higher balances than the real balances and to show salary payments being received which didn't exist. I'm therefore satisfied that an application supported by false evidence was submitted to NatWest.

In order to make a report to Cifas, NatWest should have had a reasonable suspicion that Mr H had committed or attempted fraud in connection with the mortgage application.

I'm satisfied it was reasonable for NatWest to have made the report. It had received a mortgage application in Mr H's name which was supported by altered bank statements. The application appeared to have been made by Mr H himself, not by a third party. So NatWest had reasonable grounds for suspicion.

I've also thought about whether there is new evidence available now, which wasn't available to NatWest at the time, that means the marker should fairly be removed now. I don't think there is.

Mr H has provided details of the broker he dealt with in 2022. I note that the firm in question is no longer operating, but it was previously an appointed representative of an authorised network. The screenshots Mr H has provided of his WhatsApp messages with the broker indicate that he was dealing with a third party but they don't appear to include all the messages, and they don't show the full bank statements he provided to the broker. So I can't know whether he provided his genuine bank statements which the broker then altered or whether he sent the altered statements to the broker. Mr H has said that the broker never told him a mortgage application would be submitted, but that's at odds with a WhatsApp message in which he asks the broker to go ahead with an application, although apparently with a different lender.

If I were to conclude that Mr H didn't make or agree to the NatWest mortgage application then I wouldn't be able to consider this complaint at all, since he wouldn't be a potential customer of NatWest and he wouldn't therefore be an eligible complainant under the rules of the Financial Ombudsman Service scheme. But on the available evidence, I don't think I can reasonably conclude that Mr H didn't make or agree to the NatWest mortgage application. I also don't think I can reasonably conclude that there are no reasonable grounds or suspicion that he was aware false information was being submitted, given that this was a mortgage application in his name for a mortgage he has said he asked a broker to look into on his behalf and given what I've said above about the altered bank statements.

Reporting a Cifas marker doesn't mean that there must be proof beyond reasonable doubt that Mr H knew about the altered bank statements. It just means that there were reasonable grounds for suspecting that he did. While I can't know for sure whether or not Mr H knew, I'm satisfied that it was reasonable for NatWest to suspect that he might have done, and I don't think new evidence has come to light since which means the marker should fairly be removed now. I understand that Mr H has now contacted the advice network of which the broker was an appointed representative. If new evidence comes to light as a result, he may be able to take that up with the network or with NatWest. But in the circumstances, I don't find grounds on which I can fairly require NatWest to remove the fraud marker.

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 H to accept or reject my decision before 4 March 2026.

Janet Millington
Ombudsman