

The complaint

Mr A has complained Revolut Ltd lodged a fraud-related marker on the industry fraud database, CIFAS, in his name.

What happened

Mr A had opened an account with Revolut in September 2023. He discovered in 2025 that as well as closing his account, Revolut had lodged a fraud-related marker on the industry fraud database, CIFAS, in his name. He complained to them and asked them to remove the marker. Revolut believed they had sufficient evidence to lodge a CIFAS marker.

Mr A brought his complaint to the ombudsman service.

Our investigator noted the evidence Revolut had shared with our service. This showed two fraud reports received by another bank about two payments totalling £475 that credited Mr A's Revolut account on 16 and 18 November 2024.

Mr A told him that he'd allowed a friend to have payments made into his account as this friend was unable to use his own card. He was unable to provide any evidence to support this. Our investigator wouldn't agree to ask Revolut to remove the CIFAS marker.

Still unhappy, Mr A has asked an ombudsman to consider his complaint.

I completed a provisional decision on 13 January 2026. I felt there was sufficient evidence to show the CIFAS marker shouldn't have been added to Mr A's record and asked Revolut to remove this.

Mr A accepted this outcome but felt the circumstances of what happened means that more compensation should be payable. Revolut had no further comments to make.

I now have all I need to complete a final 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 I did in my provisional decision. 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 Mr A was involved. This means that they must have more than a suspicion or a concern that Mr A 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 two fraud notifications from another bank that two of their customers had sent payments to Mr A and these payments totalled £475. These customers had subsequently raised these payments as fraud as they'd both sent money for a cooker which they never received and were blocked from the supposed seller on social media.

I can see from Revolut's evidence that after these two payments credited Mr A's account. He sent payments pretty promptly to the friend he said had arranged these credits. He also sent £12.50 to one of his own accounts and subsequently told our service this was because this friend had borrowed money from him which he'd deducted.

Mr A hasn't disputed that this money isn't his. His testimony has remained the same throughout that he'd allowed a friend to have credits paid into his account. And I've seen one message which suggests this was the case.

I do wonder why Mr A didn't think it was odd that a friend wasn't able to access his own account whilst Mr A still sent the money that he'd received on his behalf into that account. I'd have expected him to question why he needed to be the intermediary at all.

That said, it is clear that Mr A didn't retain a large amount of funds – despite receiving at least three payments on behalf of this friend. I don't believe £12.50 can be regarded as the proceeds of fraud and I am more inclined to believe Mr A that he was only repaying himself what this friend may have borrowed.

This also leads me to believe that if Mr A had knowingly allowed a friend to have fraudulent credits paid into his account, then he'd have ensured that his own share would have been significantly higher than an amount way lower than 5% of the fraudulent payments.

And this is key to whether Revolut has met the bar to lodge a marker under the rules.

I appreciate that Mr A has misused his account by allowing a third party to have credits paid into his account. And that's certainly against his terms and conditions. However, that misuse is different from the test under CIFAS when there must be sufficient evidence to show that Mr A was aware that fraud was being committed and was participating in that fraud. I believe this amounts to no more than a suspicion or concern.

Putting things right

Having considered the evidence, I don't believe Revolut has enough to merit lodging a CIFAS marker. On that basis I will be asking them to remove the marker. Revolut has offered £100 to be paid to Mr A and I believe this is fair.

Mr A has argued that Revolut should pay more compensation. I don't agree. Revolut did ask the questions I'd have expected at the time of the disputed credits and based on the nature of what happened, I'm not completely surprised Revolut took the decision they did.

My final decision

For the reasons given, my final decision is to instruct Revolut Ltd to:

- Remove the fraud-related marker in Mr A's name; and
- Pay £100 to Mr A for the trouble caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 23 February 2026.

Sandra Quinn
Ombudsman