

## The complaint

Miss C complains Revolut Ltd recorded a marker against her on a national fraud database. She doesn't think it's treated her fairly.

## What happened

Below is a summary of what happened.

Miss C received £300 into her Revolut account through a bank transfer in December 2024. She transferred the funds out to a third-party. However, the payment was later reported to Revolut by another bank as being the result of a scam.

Revolut restricted the account and requested information to support why Miss C had been entitled to the funds. She said she didn't have any information to give it. Revolut completed its review and filed a misuse of facility marker at Cifas, as it believed she'd been complicit in receiving fraudulent funds. It also closed the account. Miss C found out about the marker and complained that she'd not done anything to cause this. She asked Revolut to remove the fraud marker, submitting someone she knew (a friend) had arranged to have funds paid into her account without her permission. Miss C added that she'd tried to engage with this person to get some further details, but they'd stopped responding. She provided Revolut with details of her attempts to make contact.

Revolut reviewed the loading, but it didn't think it had made a mistake. Dissatisfied, Miss C contacted us and said the marker was affecting her financially and personally and she wished to challenge the bank's decision.

One of our investigators considered what Miss C had said and provided but she concluded Revolut had enough evidence to load her details onto Cifas and close the account. She noted that the party Miss C had said had misused her account was someone she'd paid on previous occasions following similar incoming payments. She felt this suggested that Miss C had some knowledge of how her account was being used. And there weren't any messages from December 2024, to show Miss C querying why £300 had been paid into her account without her consent.

Miss C disagreed with the outcome. Amongst other things, she made the following points:

- She did not knowingly allow fraudulent funds to enter her account.
- She was actually in a relationship with the person to whom she'd sent the funds.
- When the payment arrived, she believed the funds were legitimate as that's what they'd told her.
- When Revolut first contacted her, she tried to speak with this person, but they didn't answer her calls.
- She didn't have access to her full WhatsApp from December 2024 because a backup didn't restore relevant conversations, after she'd changed phones. She only had call logs.
- Regarding the previous transactions from third parties forwarded to this person, she understood why these looked suspicious now, but at the time, she did not interpret

them that way. This person had told her that he was not able to do some transactions as he travelled for vacation, and his account had an issue, which she had asked him to fix, as she didn't want a third party she didn't know sending money to her account.

- She'd later reported the situation to Action Fraud.
- She'd managed to get a message from the person exonerating her.

The investigator thought about this, but she didn't change her mind.

### **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.

I have read and considered everything that Miss C has provided. As an informal dispute resolution service, we are tasked with reaching a fair and reasonable conclusion with the minimum of formality. In doing so, it's not necessary for me to respond to every point made, but to concentrate on what I consider to be the crux of the issue. Having done so, I'm not upholding this complaint, and I'll explain why.

Both parties will be familiar with the requirements for recording fraud markers of this nature, so, I'm not going to repeat that here.

Revolut placed a Cifas marker on Miss C's record because it felt it had enough evidence. I've reviewed what happened and I've considered what Miss C has said, including what she's recently provided<sup>1</sup> about her knowledge of the payment and the other party's involvement. But within the screen shots she's provided, there isn't any contemporaneous evidence from the time to show she hadn't given her permission for the payment and account use. Miss C has tried to explain why she doesn't have WhatsApp messages from then, but I haven't found what she's said persuasive. In any event, if what she says about a third party was genuinely the case, I don't see why she couldn't have told Revolut this in December 2024. In my view, there's no satisfactory explanation why she'd omit these details, unless of course she knew more than she was willing to say. Having weighed everything, I think that's more likely.

As well as the above, the bank has in its possession a compelling fraud report and evidence of account activity, which shows other payments arriving in her account and being sent to the same person. Miss C says this was due to the person having an issue with his account, but this can't be credible because she instantly sent funds to their account on those previous occasions. Her testimony doesn't make sense.

I know Miss C is upset her record has been affected. But I don't think Revolut acted unfairly when it recorded information on the Cifas database and closed the account (for completeness there's provision for that in the account agreement). Overall, I have found that Revolut had enough rigorous evidence to support its loading.

Taking the matter as a whole, I don't think it would be fair for me to require Revolut to remove the information. I appreciate that my decision will come as a great frustration and disappointment to Miss C. But for the reasons set out above, I don't uphold this complaint.

### **My final decision**

My final decision is that I don't uphold this complaint.

---

<sup>1</sup> This was sent to Revolut to review as well.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 12 March 2026.

Sarita Taylor  
**Ombudsman**