

The complaint

Mr V complains about the actions of Barclays Bank UK PLC trading as Barclays following a Cifas marker being applied to his name.

The background to this complaint is well known to both parties. So, if there's a submission I've not addressed (including Mr V's most recent submissions); it isn't because I've ignored the point. It's simply because my findings focus on what I consider to be the central issues in this complaint – that being whether Barclays should pay Mr V more compensation for applying the CIFAS marker.

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 agree with the conclusions reached by our Investigator, and for largely the same reasons.

In January 2025 Barclays decided to close Mr V's account. However, in September 2025 Mr V became aware of a CIFAS marker added by Barclays against his name by another bank – who I'll refer to here as L. Mr V says that L told him his account with it would be closed and that the CIFAS marker caused him issues on an account he holds with another bank – I'll refer to here as D. Mr V said the CIFAS marker stopped him from applying for a mortgage and getting a property he had made an offer on. As a result, he would like Barclays to pay him between £1,500 to £3,000 compensation instead of the £200 Barclays awarded to him.

Barclays said that it removed the CIFAS information within three weeks of Mr V raising the issue and offered £200 for any distress and inconvenience.

According to a copy of Mr V's credit report his account with L wasn't closed. The credit report shows that this account was still active in January 2026. So, I appreciate Mr V originally provided a letter from L to this service which said the account was going to be closed, the credit report – dated February 2026 – persuades me the account with L remained open and he has now confirmed this is the case to this service. And there's no persuasive evidence that Mr V did suffer further inconvenience on his account with D due to the CIFAS marker.

The credit report shows that Mr V was able to open an account with another bank on 17 October 2025 this is despite Mr V's testimony that he had an account declined with the same bank during an appointment on 15 October 2025.

I note Mr V decided to cancel his mortgage appointment because he became aware of the CIFAS marker. But that was his decision to make. And there's been no evidence to persuade me that the mortgage wouldn't have been accepted solely because of the CIFAS marker and that he only lost his opportunity to buy a property because of the CIFAS marker as it was removed reasonably quickly by Barclays after its final response – dated September 2025.

Overall, I can see that Barclays admitted it had made a mistake by placing the marker against Mr V's name. It took Barclays three weeks to remove the incorrect marker after Mr V raised this with it. And I've not been provided with sufficient evidence that the distress and inconvenience Mr V has described has been demonstrated here. Ultimately, I'm not persuaded that Mr V did miss out on a mortgage application solely because of the CIFAS marker, he was unable to open an account with another bank nor was his account with L closed because of the CIFAS marker.

So, I think the £200 Barclays has offered Mr V is reasonable here. This seems reasonable to me and in line with what I'd expect in similar cases.

My final decision

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

Barclays Bank UK PLC trading as Barclays has already made an offer to pay £200 to settle the complaint and I think this offer is fair in all the circumstances.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr V to accept or reject my decision before 20 May 2026.

Mark Dobson
Ombudsman