

The complaint

Miss A complains that Revolut closed her account and unfairly loaded a marker about her at Cifas, the national fraud database. She would like the marker removed.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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 decided not to uphold the complaint. I'll explain why below.

The marker that Revolut filed with Cifas against Miss A is intended to record that there's been a 'misuse of facility' – relating to using her account to receive fraudulent funds. In order to file such a marker, they're not required to prove beyond reasonable doubt that Miss A is guilty of a fraud or financial crime, but they must show that there are grounds for more than mere suspicion or concern. Cifas says:

- There must be reasonable grounds to believe that an identified fraud or financial crime has been committed or attempted; [and]
- The evidence must be clear, relevant and rigorous.

What this means in practice is that Revolut must first be able to show that fraudulent funds have entered Miss A's account, whether they are retained or pass through the account.

Secondly, Revolut will need to have strong evidence to show that the consumer was deliberately dishonest in receiving the fraudulent payment and knew it was, or might be, an illegitimate payment. But a marker shouldn't be registered against someone who was unwitting; there should be enough evidence to show deliberate complicity. There's also a requirement that Revolut should be giving the account holder an opportunity to explain what was going on.

Here Miss A received funds into her account that were confirmed by a third -party bank to have originated from fraud. These funds were spent or moved to another account on the same day.

Revolut did ask Miss A at the time about the source of the funds she had received into her account. Miss A said she had been helping out a friend who needed to use her account to get paid. Revolut weren't satisfied with the evidence Miss A provided. Following this review Revolut gave Miss A notice on 2 May 2024 that her account would close in July. They

restricted access to the account; Miss A wasn't able to receive any payments into the account during this period.

Banks are entitled to end their business relationship with a customer, as long as it's done fairly and is in line with the terms and conditions of the account. Banks should, however, give reasonable notice before closing an account. Usually that means 60 days' notice, but it can be less depending on the circumstances. In this case Revolut gave 60 days' notice but restricted the use Miss A had of her account. So, I consider this to be an immediate closure.

In considering if Revolut acted fairly in closing Miss A's account, I've also looked at the terms and conditions of her account. The terms and conditions outline that the bank can close a customer's account with two months' notice, and in certain circumstances they can close an account immediately. In this case I consider Revolut closed Miss A's account with immediate effect. For Revolut to act fairly here they needed to meet the criteria to apply their terms for immediate closure – and having looked at these terms, and all the evidence, I'm satisfied that Revolut has applied them fairly and I won't be asking them to reinstate the account.

Revolut registered a marker with Cifas on 3 June 2024. Miss A appealed the marker in August 2025 and asked Revolut to remove it. Revolut requested information from Miss A regarding the funds she received into her account in 2024.

Whilst I'm satisfied Revolut did provide Miss A with an opportunity to explain why she'd received the money after she complained, I think it could have explored things further at the time, which is also in line with Cifas guidelines. With this in mind, I can see the investigator asked Miss A to provide any information she had about the money she received and the friend she was receiving it for, as well as evidence of her returning the money to him as she claimed.

I need to consider based on all the information including the evidence Miss A has submitted to us, whether Revolut had sufficient evidence to meet the standard of proof and load a marker for misuse of facility with Cifas. Having looked at all the information provided, I'm satisfied they did, and I say this because:

- The evidence Miss A has provided to this service is the same evidence she provided to Revolut at the time of the review of her account.
- Miss A has provided some text messages regarding the payments she received. However, the dates on the messages don't necessarily correspond with the payment dates. The messages don't confirm why Miss A was receiving money on behalf of her friend. Miss A hasn't been able to provide evidence that the money received into her account was returned to the individual she received it for or the reason why she received the money in the first place.
- I've looked at Miss A's account statements. The credits received left her account immediately either being spent or into another one of her accounts. Miss A hasn't been able to show that the money was returned to her friend and whether she benefited from the funds.
- Revolut asked Miss A in August 2025 to provide information about certain credits and her relationship with the payer with supporting evidence. She hasn't been able to provide evidence relating to these transactions or the friend she was helping.

Ms A has said that she is in a difficult situation, looking after her mother who is unwell and supporting other family members. She is unable to open an account because of the marker.

I am very sorry to hear of Miss A's circumstances. I appreciate Miss A says she was trying to help a friend and that she was naïve.

I've looked at the information provided by Revolut and the evidence Miss A has provided. Miss A's story has been consistent but missing crucial parts that would make her story credible. Unfortunately, she isn't able to produce sufficient evidence to show that she wasn't aware that the money coming into her account was fraudulent funds. She also hasn't provided sufficient evidence regarding the destination of the money she received. Taking everything into account I must conclude that she was complicit. I'm therefore satisfied that Revolut were entitled to register a Cifas marker for misuse of facility in 2024, and I haven't seen anything to persuade me to direct Revolut to remove it.

My final decision

For the reasons stated above I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 6 May 2026.

Esperanza Fuentes
Ombudsman