

## **The complaint**

Mr S complains that Barclays Bank UK PLC recorded a marker about him with Cifas, a fraud prevention database, in connection with a mortgage application he says he didn't make.

## **What happened**

In 2023 Barclays recorded a marker about Mr S with Cifas because it considered it had received a false bank statement to support a mortgage application he had made.

In 2025 Mr S complained about the fraud marker. He said it was stopping him from opening other accounts. He also said he had never made a mortgage application to Barclays and some of the details Barclays had about the application (the email address, phone number, and the bank statement) weren't his. He was worried about how his personal data had been used and he wanted Barclays to investigate and remove the marker.

Barclays said it hadn't made a mistake so it wouldn't remove the marker. Mr S referred his complaint to us. Our Investigator ultimately didn't recommend that it should be upheld. Mr S didn't accept that conclusion and asked for it to be reviewed.

## **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 S says that he applied to Barclays for a business account, but he has never made a mortgage application to it. Barclays has provided copies of the documents it received in connection with the mortgage application to confirm the applicant's identity. They include a driving licence with Mr S's details and a selfie taken at the time, as well as the digital checks Barclays carried out which confirmed that Mr S was the applicant.

Barclays no longer has a full copy of the mortgage application, but it has been able to provide records of the information it contained. They include the applicant's employment details, income, the amount of deposit they planned to use to buy a property, and details of the property they wanted to buy. They also include a copy of a bank statement Barclays received to support the application.

I'm satisfied that Barclays received an application for a mortgage in Mr S's name, supported by evidence of his identity which it successfully verified. Its records show that it made checks to verify the bank statement provided to it – but it found that the statement wasn't genuine. It therefore declined the mortgage application and made a report to Cifas.

Barclays' records satisfy me that a mortgage application supported by false evidence was submitted to it. In order to make a report to Cifas, Barclays should have had a reasonable suspicion that Mr S had committed or attempted fraud in connection with the application. I'm satisfied it was reasonable for Barclays to have made the report. It had received a mortgage application in Mr S's name which was supported by an altered bank statement. The

application appeared to have been made by Mr S. So Barclays had reasonable grounds for suspicion.

I've also thought about whether there is new evidence available now, which wasn't available to Barclays at the time, that means the marker should fairly be removed. I don't think there is. If I were to conclude that Mr S didn't make or agree to the mortgage application then I wouldn't be able to consider this complaint at all, since he wouldn't be a potential customer of Barclays 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 S didn't make or agree to the mortgage application. I also don't think I can reasonably conclude that there are no reasonable grounds for suspicion that he was aware false information was being submitted, given that this was an application in his name for a mortgage and given what I've said above about the altered bank statement.

Reporting a Cifas marker doesn't mean that there must be proof beyond reasonable doubt that Mr S committed or attempted fraud. It just means that there were reasonable grounds for suspecting that he did. I'm satisfied that it was reasonable for Barclays 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. So, in all the circumstances, I don't find grounds on which I can fairly require Barclays 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 S to accept or reject my decision before 11 May 2026.

Janet Millington  
**Ombudsman**