

complaint

Mr W complains Bank of Scotland plc (trading as “Halifax”) has placed a CIFAS marker against his name.

background

Mr W says he applied for a Halifax bank account and was accepted. He says that Halifax then wrote to him to say that it was going to close his account and place a marker on CIFAS. Mr W complained.

Halifax investigated Mr W's complaint but didn't uphold it. It said that it had closed his account because he'd failed credit scoring. It also said that it wouldn't remove the CIFAS marker. Mr W complained to us saying that Halifax had placed a marker on CIFAS saying that Mr W had an alias with adverse information but the form he filled in when opening the account didn't ask if he'd been known by other names.

Our adjudicator didn't recommend that this complaint be upheld as they felt Halifax had taken a legitimate commercial decision. Mr W disagreed saying that he hadn't provided any false information. So I was asked to review this complaint.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Our adjudicator has explained why Halifax initially opened an account for Mr W and then closed it. I agree with them that this was a legitimate commercial decision – it linked Mr W to an account with adverse information. Having seen evidence from both parties, I also agree that Halifax was entitled to place the CIFAS marker on Mr W's account that it did.

my final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 28 October 2016.

Nicolas Atkinson
ombudsman