

complaint

Mr A's complaint is that Moneybarn No.1 Limited ("Moneybarn") registered a CIFAS marker against him.

background

In August 2016, Moneybarn received an application from Mr A for car finance. In the course of vetting the application, Moneybarn came to believe that it was fraudulent. And it therefore registered this information with CIFAS.

When Mr A found out about this, he challenged Moneybarn. He wanted the CIFAS marker removed. It replied to him, explaining why it believed it hadn't acted incorrectly in having the marker applied.

Mr A then brought his complaint to our service. Our adjudicator looked at the evidence, and concluded that Moneybarn had acted reasonably, on the basis of the information it held, when it applied the marker. So she couldn't uphold Mr A's complaint.

Mr A responded saying it wasn't him who'd applied for the finance, and that's why he wanted the marker removed. He asked for an ombudsman's review.

my findings

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 think our adjudicator was right. Moneybarn explained to Mr A in its final response letter what evidence it relied on to satisfy itself that his application was fraudulent, and this seems reasonable to me.

While Mr A's now saying that he didn't make the application, that's not something he's provided any evidence of, and I can see that the phone number Moneybarn used to speak to Mr A – the applicant, is the same as the one that's been provided on the complaint form submitted to us.

So I remain satisfied on what I've seen that what Moneybarn did was reasonable in the circumstances.

my final decision

My final decision is that I'm not going to ask Moneybarn No.1 Limited to take any further action to resolve this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 12 October 2017.

Ashley L B More
ombudsman