

complaint

Mr B complains that Barclays Bank UK plc recorded a CIFAS marker against his name. CIFAS is the UK's fraud prevention agency.

background

In October 2015 Mr B opened an account with Barclays. A week later the account was credited with £500; most of that was withdrawn in two cash machine withdrawals the same day. The next day there were two further payments into the account, totalling a further £830, followed by cash machine withdrawals of £500.

The payments into the account were later identified as fraudulent – meaning the holders of the accounts from which they were made hadn't authorised them. They were reversed. Mr B said he knew nothing about them. He also said he hadn't made the cash machine withdrawals and didn't know how anyone could have obtained his bank card and known his PIN. He speculated that someone in his shared accommodation might have opened his post, although he also said that he had received both the card and the PIN.

Barclays closed Mr B's account and placed a CIFAS marker against Mr B's name. Mr B complained, saying he knew nothing about the payments into his account or the withdrawals from it. When he referred the complaint to this service, one of our investigators looked at it but thought that Barclays had acted fairly. Mr B didn't agree and asked that an ombudsman review the case.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. I have however come to the same overall conclusions as the investigator did, and for similar reasons.

I'm satisfied that the transfers into Mr B's account were fraudulent, and weren't authorised by the respective account holders. Their own banks will have investigated those payments before reaching that conclusion. Mr B may not have been directly involved in that, but he says he knew nothing about the withdrawals either. Given he says he kept his card and PIN safe, I think that's unlikely. It may be that he didn't benefit directly from the payments and the withdrawals (and may even have been an unwitting victim himself), but I don't believe he's told Barclays everything he knows about these events.

In the circumstances, I think there would have been good grounds to report the events here to the police to investigate, and that Barclays was therefore justified in placing a CIFAS marker against Mr B's name.

my final decision

My final decision is that I don't require Barclays Bank UK plc to do anything further to resolve Mr B's complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 24 October 2019.

Michael Ingram
ombudsman