

## **complaint**

Mr R complains that Sainsbury's Bank Plc reported his loan application to the Credit Industry Fraud Avoidance System (CIFAS) as it considered he had supplied invalid information.

## **background**

Mr R applied to Sainsbury's for a loan and it requested additional documents and evidence in support of the application. Mr R submitted these and the bank carried out checks. It concluded there were concerns with his bank statements and declined the loan. It also registered its findings with CIFAS. The bank rejected his complaint and so he brought the matter to this service.

It was investigated by one of our adjudicators who didn't recommend that it be upheld. He compared the statements submitted by Mr R with the originals provided by his bank and noted significant differences. He considered that Sainsbury's was correct to notify CIPFAS. Mr R didn't agree and said that Sainsbury's had told him it didn't have any documents regarding his application and so he considers it doesn't have any evidence to back up its claims.

## **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 reviewed the bank statements Mr R sent to Sainsbury's and those provided by his bank and I am satisfied that it was right to notify CIPFAS. I don't propose to go into detail as the adjudicator has explained to Mr R the reasons why the bank acted as it did. I can understand that Mr R's frustration at not being able to obtain copies of what he sent, but I presume he must have some awareness of what he sent to Sainsbury's. If he has any issue with Sainsbury's failure to disclose material that is a matter for the Information Commissioner.

## **my final decision**

My final decision is that I do not uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 29 July 2016.

Ivor Graham  
**ombudsman**