

complaint

Ms L complains that Moneybarn No. 1 Limited placed a CIFAS marker on her credit file.

background

In May 2018 Ms L discovered her bank account with a bank I will call N had been blocked and later it was closed. She discovered Moneybarn had placed a CIFAS marker on her credit file. She complained to this service and the matter was investigated by one of our adjudicators.

Moneybarn said she had applied for a loan to buy a car in January 2016 and it received a signed finance agreement, a passport, a UK driving licence and a bank statement. All appeared to be valid, but it was concerned about the information contained in the bank statements and it contacted the bank. It was unable to validate the incoming payments.

Moneybarn then made the CIFAS entry to record receipt of a false or forged document. The adjudicator obtained copy statements from Ms L's bank and the entries on those submitted to Moneybarn seemed to have been altered.

Ms L said she had no connection with Moneybarn and couldn't say how it had been given what seemed to be genuine documents, including her passport and driving licence. The adjudicator said the evidence pointed to her making the application for finance and Moneybarn was obliged to report the fact that the bank statements had been altered. Ms L didn't agree.

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 all the material provided by Moneybarn and the application it received in Ms L's name. Everything appears to be genuine including the bank statement. However, it turns out that it was altered. Moneybarn has a responsibility to report false material submitted for financial purposes and it has done so correctly.

The adjudicator asked Ms L for information that would help show that she hadn't been responsible for the application, but she didn't provide anything that would allow him to conclude she had not been connected with it. It may be that she has been the victim of identity fraud, but I have seen no evidence to support that.

It seems Moneybarn received a genuine application from a recognised broker with copies of genuine documents. Therefore I cannot say it was wrong to notify the credit reference agencies. If Ms L can supply any further evidence which shows that she wasn't connected with the application she should let Moneybarn know.

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 Ms L to accept or reject my decision before 1 September 2019.

Ivor Graham
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