

complaint

Mr F complains that Barclays Bank plc closed his accounts and then recorded adverse information against him with the Credit Industry Fraud Avoidance System (CIFAS).

background

Mr F opened two accounts with Barclays. Barclays made the decision to close these accounts, shortly after they were opened. They also recorded adverse information with CIFAS. Mr F says he was not provided with a satisfactory explanation as to why this action was taken.

Mr F has acknowledged that he failed to disclose accurate information in respect of his previous addresses. A default notice had been registered against one of the addresses where Mr F's had lived. Barclays was not aware of this information when the accounts were opened.

Mr F says Barclays' application form only allowed him to input one address. Mr F claims his failure to disclose a previous address was a genuine mistake and one which does not warrant the action Barclays has taken. Mr F is unhappy with how Barclays handled the situation and feels they have labelled him a fraudster. Mr F wants Barclays to remove the adverse information which has been recorded with CIFAS and pay him compensation for the time he has spent on dealing with this complaint and the distress and inconvenience he has been caused.

Our adjudicator recommended this complaint should not be upheld. Mr F does not accept this view and has asked that the complaint be referred to an ombudsman for consideration.

my findings

I have considered all the available evidence and arguments from the outset, in order to decide what is fair and reasonable in the circumstances of this complaint. Evidence has been considered on the balance of probabilities – in other words, what I think is more likely than not to have happened in light of the available evidence.

I am satisfied Barclays is entitled to withdraw their banking facilities from Mr F. This is a matter of commercial judgement; it is not one this service would typically become involved with. Sufficient notice was provided to Mr F before his accounts were closed. I accept Barclays is not required to offer Mr F a more detailed explanation as to why they have taken this action. Barclays should record accurate information about a customer; I consider they have done this with Mr F.

From reviewing all the evidence I note Mr F informed Barclays that he had lived at the same address since 1982. Mr F has now told our service this is not the case. He therefore failed to provide Barclays with the correct and relevant information. I am simply not persuaded he genuinely forgot to mention his previous addresses.

my final decision

My final decision is that I do not uphold this complaint.

Robyn McNamee
ombudsman