

complaint

Ms T complains that National Westminster Bank Plc ('NatWest') won't remove a Credit Industry Fraud Avoidance System ('CIFAS') entry it registered against her after a mortgage application she made to it.

background

Ms T applied for a mortgage with NatWest in late 2016. NatWest rejected the application, after finding what it considered was conflicting information about Ms T's gross earnings. It also placed the CIFAS marker. Our investigator thought NatWest's action was reasonable. Ms T says it was a mistake by her employer's accountant, and provided letters from both to support her.

The case comes to me to review and decide what's fair.

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'm satisfied NatWest was right to apply the marker. What I have to decide is whether it should now remove it. I'm aware other businesses have done so, but that doesn't affect my decision about what NatWest should or shouldn't do.

NatWest made its submission in confidence. Our rules permit this; it's then for me to decide whether it's fair to rely on evidence that only one party has seen. It's not a one-sided rule; either party to a complaint can submit evidence in confidence if they wish to, and we'll then decide if it's fair to rely on it.

Here, the information (and its source) is sensitive and on balance I don't believe it should be disclosed. But it's also clearly material to the issue of whether NatWest has treated Ms T fairly. So I'm persuaded I should take it into account when deciding the outcome of the complaint.

I've looked very hard at everything that Ms T's employer and its accountant have said and provided. The information they've provided seems a plausible explanation for any variations there may have been in the recording of Ms T's net income. But this case is really about apparent discrepancies in Ms T's *gross* income, and I'm not satisfied that the material Ms T has provided explains this.

my final decision

I don't uphold this complaint. I make no order or award. My final decision concludes this service's consideration of this complaint, which means I'll not be engaging in any further discussion of the merits of it.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms T to accept or reject my decision before 9 April 2018.

Jeff Parrington
ombudsman