

complaint

Mr A's unhappy about the information TSB Bank plc has recorded against him after he made an unsuccessful online application for a bank account.

background

TSB said in its final response that Mr A made an online application for a bank account. He was asked to provide more identification before the account could be set up. He went into a branch and said he didn't have any photo identification. But he had other specified documents to verify his identity. Even so TSB says it needs photo identification. And until it's provided the account will not be opened and the CIFAS marker on Mr A's credit file will not be removed. If he wants to go ahead with the application he needs to provide the requested documentation.

Mr A remains unhappy with the way he's been dealt with and wants TSB to remove what he considers to be an incorrect CIFAS marker and reconsider his application for an account.

Our adjudicator felt this complaint shouldn't be upheld. She said:

- Mr A checked TSB's website and took into the branch certain documents it said were needed to open an account. But depending on a person's individual circumstances the bank may ask for more documents as a security procedure.
- In this case the branch staff also needed additional photo identification. Until this could be provided it correctly applied a CIFAS marker as it wasn't sure of Mr A's identity from the documents he did bring in. The marker shouldn't have had a detrimental impact on Mr A's credit file or ability to apply for credit.
- We can't interfere with TSB's processes. And here its request for additional photo identification wasn't incorrect or unreasonable. It's difficult to know what was said in the branch but there's nothing to show Mr A was treated unfairly. TSB also says it will remove the CIFAS marker if Mr A can produce photo identification.

Mr A remains unhappy. He says TSB isn't offering basic accounts to vulnerable people like him. He's provided acceptable forms of identification. Not everyone has access to a passport or driving licence which are costly and he can't afford. The CIFAS marker has had a detrimental effect on his credit file. He's been treated unfairly.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

In this case TSB was unsure of Mr A's identity. So, as part of its security procedures it asked him to provide additional photo identification to verify it in addition to the documents he brought in. And it recorded a CIFAS marker against his name until the photo identification is provided. CIFAS is a fraud prevention agency.

Although this was frustrating for Mr A I don't think TSB did anything wrong by asking for photo identification and recording the CIFAS marker. We aren't a regulator. And we cannot require TSB to change its practices and procedures including how it deals with vulnerable

customers' applications. General issues about how the banking industry works are a matter for the Financial Conduct Authority.

Mr A remains unhappy with the way he was treated in the branch. But it's impossible to know what was said at that time. And I've seen nothing to persuade me he was treated unfairly.

TSB has also said if Mr A provides current, valid photo identification and address verification it will remove the CIFAS marker which is protective rather than restrictive. That seems fair.

Taking everything into account, although I recognise Mr A's strength of feeling, I don't see any compelling reason to change the proposed outcome of this complaint.

my final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 3 January 2019.

Stephen Cooper
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