

complaint

Ms L complains that National Westminster Bank Plc won't remove a Credit Industry Fraud Avoidance System ('CIFAS') entry it registered against her following a remortgage application. NatWest said that the income information provided by Ms L (or her broker) had differed significantly from the income verification it had received from HMRC.

our initial conclusions

The adjudicator didn't recommend that the complaint should be upheld. He was satisfied that on balance, NatWest hadn't acted incorrectly when registering the CIFAS entry and so didn't think there were grounds to ask NatWest to remove it.

Ms L disagreed and asked for her complaint to be reviewed by an ombudsman.

my final decision

To decide what is fair and reasonable in this complaint, I have considered everything that Ms L and NatWest have provided. This includes the comments made by the broker who submitted Ms L's remortgage application on her behalf.

And having done so, whilst I am sorry to disappoint Ms L, I have come to the same overall conclusions as the adjudicator, for the same reasons. I too, am satisfied that based on the information available to NatWest, it did not act unreasonably by registering the CIFAS entry in question.

I acknowledge the reasons why Ms L says the information differed. NatWest has said that it will reconsider removing the CIFAS marker if Ms L can provide information about her last three years' income, which matches that held by HMRC. I don't think that is an unreasonable request.

My final decision is that I do not uphold Ms L's complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Ms L either to accept or reject my decision before 11 March 2014.

signed:

date: **11 February 2014**

Katherine Wells

ombudsman at the Financial Ombudsman Service

case number 1444-8004/RU/MA17:

Ms K Townson and National Westminster Bank Plc (MDR/SSR077)

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

ombudsman notes

what is a final decision?

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

what happens next?

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.