

complaint

Mr C complains that the Co-operative Bank Plc has unfairly recorded a CIFAS marker against him. He would like this to be removed.

background

Mr C deposited a cheque into his Co-Op account and then withdrew the funds when they showed on his balance. He said he did not know at the time that the cheque had subsequently been recalled by the issuing bank – which meant his account was now overdrawn by just under £4000.

But then the Co-Op recorded the matter with CIFAS, wrote to Mr C advising of its intention to do so, closed his account and recorded a default marker on Mr C's credit file for the unpaid overdraft.

When Co-Op did not uphold Mr C's complaint, he came to this service. In his submissions to us, he complained only about the CIFAS marker.

Our adjudicator did not think she could ask Co-Op to do anymore, so Mr C made further submissions and asked for an ombudsman's decision.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint and based on what I have seen, I do not think that the Co-Op has acted unfairly in recording the CIFAS marker against Mr C's name.

As he has been advised, Mr C is able to contact CIFAS direct to see what the record says. I understand he has already done this.

Mr C would like this service to ask Co-Op to remove the default but I have seen nothing to suggest that I can fairly do this.

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 Mr C to accept or reject my decision before 15 March 2017.

Shazia Ahmed
ombudsman