

complaint

Mr S complains that Coventry Building Society unfairly and unreasonably recorded an entry against his name with Credit Industry Fraud Avoidance Service ("CIFAS"), a fraud prevention register. He wants the entry removed.

background

Mr S applied for a mortgage to Coventry in 2015, but later decided not to go ahead. In 2016, he applied for credit elsewhere and was unsuccessful. Mr S said this was because Coventry had registered an entry against his name with CIFAS.

Mr S complained to Coventry. It said it had registered an entry as when he applied for a mortgage it hadn't been able to verify his income with HMRC or various transactions in his bank statements. The application was withdrawn when Coventry asked for permission to carry out further enquiries. Coventry carried out further checks after Mr S complained, and said that it still couldn't verify the information.

Mr S complained to us. The adjudicator was given a full explanation of the information that couldn't be verified by Coventry. He concluded that Coventry hadn't acted unfairly or unreasonably in the circumstances and didn't uphold the complaint.

Mr S disagreed. He said he discovered his employer had made a mistake in processing his salary, and it had now been put right. The adjudicator remained of the view that Coventry hadn't acted unfairly or unreasonably.

my findings

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

Coventry wasn't able to verify either Mr S' income details with HMRC or particular transactions in his bank statements. Mr S has explained that a mistake was made regarding the split of his income between salary and dividends, but that wasn't the only concern raised following his mortgage application by Coventry.

The evidence provided to me from Coventry is sufficient to persuade me that the entry against him is fair and reasonable. It's not just the split between salary and dividends which is an issue. The bank statement transactions were also sufficient grounds to make it fair and reasonable for a CIFAS entry to be made.

While Mr S has sent in further evidence and explanations, I don't think what he's sent explains the points of concern raised by Coventry. Those concerns are based on evidence. I can't say Coventry acted unfairly or unreasonably in making an entry against Mr S on CIFAS.

my final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 23 March 2017.

Claire Sharp
ombudsman