

complaint

Mr O complains about a CIFAS marker which Metro Bank PLC has recorded against him.

background

When Mr O's account with Metro was compromised, Metro investigated the matter. The account had been opened a few months prior to the receipt of some fraudulent funds. The funds were withdrawn almost immediately.

Mr O says he had written down and lost all of the details for this account – but did not report it to Metro until after the fraudulent funds had been withdrawn. He says he knows nothing about this money crediting his account and neither did he make the withdrawals.

Metro did not uphold his complaint. It closed Mr O's account and recorded the CIFAS marker. Mr O then brought his complaint to this service.

Our adjudicator did not think she could ask Metro to do anymore so Mr O 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 will not be asking Metro to do anymore.

Mr O's complaint is that the marker is making it difficult for him to open another bank account. He has asked that we consider his *current* difficulties whilst considering his complaint – rather than the events leading up to the marker being recorded.

But I am afraid I cannot consider matters in isolation. In order to decide whether Metro has done anything wrong, I need to look behind its actions and consider the reasons.

I do not find Mr O's account of events credible – that he had lost his details for this account and that some random fraudster chose to make use of it. So, for this reason, I cannot see Metro has done anything wrong in recording the marker.

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 O to accept or reject my decision before 3 May 2017.

Shazia Ahmed
ombudsman