

complaint

Mr Y complains that Capital One (Europe) plc has registered a 'CIFAS' entry against his credit file. He wants it removed. CIFAS is the national fraud prevention agency.

our initial conclusions

Capital One offered to remove the CIFAS entry. It said it would need to see Mr Y's passport or driving licence before it removed it.

Our adjudicator explained the CIFAS entry was a protective one; that is, designed to protect Mr Y from fraud. It indicated only that there had been an attempt to impersonate him. She thought Capital One's offer to remove the information when it had seen Mr Y's identification was a fair one.

Mr Y didn't agree. He asked for a review.

my final decision

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

As the adjudicator has explained, the CIFAS entry Capital One has registered against Mr Y's credit file is a 'protective' one. It is designed to protect Mr Y from fraud. It doesn't stop him from getting credit.

Capital One is willing to remove the CIFAS entry, and has asked for evidence of Mr Y's identity first. Given the nature of the entry I think this is fair. It has asked to see his passport or driving licence.

My decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr Y either to accept or reject my decision before 20 July 2015.

Amanda Maycock

ombudsman at the Financial Ombudsman Service

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.