

The complaint

Mr B has complained TSB Bank plc added a fraud-related marker to the industry fraud database, CIFAS. He believes he should be paid effective compensation.

What happened

Mr B applied for current and savings accounts with TSB in June 2022. They rejected his application as they noted another bank had confirmed Mr B's details were used to open an account fraudulently.

Mr B was able to provide photographic evidence that his application had been genuine. TSB removed the fraud-related marker.

Mr B had obtained details of his records and was convinced that TSB had lodged other markers against his record. He brought his complaint to the ombudsman service as he didn't believe TSB were telling him the truth of what was going on.

Our investigator didn't think it would be fair to ask TSB to pay him any compensations as the CIFAS marker had been removed.

Mr B remained convinced he'd been treated unfairly by TSB and provided evidence of the records he'd obtained. He's asked an ombudsman to review his complaint.

What I've decided – and why

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

Having done so, I've reached the same outcome as our investigator. I'll explain why.

I see no reason to doubt the evidence TSB has given us that they initially placed a CIFAS marker but were happy to remove this once they were satisfied Mr B had made genuine applications with them.

These applications – whilst unsuccessful – were noted on Mr B's credit record. But I don't believe there's anything wrong with this as he did make these applications, so this records factual events.

The CIFAS marker was removed from Mr B's record in 2022. I've seen correspondence dated 7 December 2022 from TSB confirming this was the case.

I accept Mr B provided us his records dated October 2022 which showed them referencing this marker. However he has not provided us any evidence following the marker's removal that these still remain on his record. I am satisfied these will also have been updated and now reflect no markers existing.

I considered whether TSB should pay compensation to Mr B. But from what I have been able to see, they made a decision based on a pre-existing marker. So I don't believe they were at

fault from taking the action they did. I appreciate Mr B has been extremely frustrated by what he felt was their inability to tell him what was going on but overall I can see they took steps to remove the marker as soon as they were able to assess the photographic ID Mr B provided to them.

I won't be asking TSB to do anything further or make any payment to Mr B.

My final decision

For the reasons given, my final decision is not to uphold Mr B's complaint against TSB Bank plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 5 December 2023.

Sandra Quinn
Ombudsman