



# How to Remove Your CIFAS Marker

The CIFAS Civil Dispute Framework — explained clearly, step by step.

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[cifasmarker.org.uk](https://cifasmarker.org.uk)

# Your accounts are being refused because of a single filing.

A CIFAS marker is an entry on the National Fraud Database — shared with over **775 banks, lenders, insurers, and government agencies** across the UK. It does not appear on your credit file and will not show on Experian, Equifax, or TransUnion. But every CIFAS member organisation can see it — and most will refuse you automatically.

It is **not a criminal conviction**. It is a filing made by one organisation. That filing may be wrong.

## Bank Accounts

Current and savings accounts refused or closed

## Mortgages & Credit

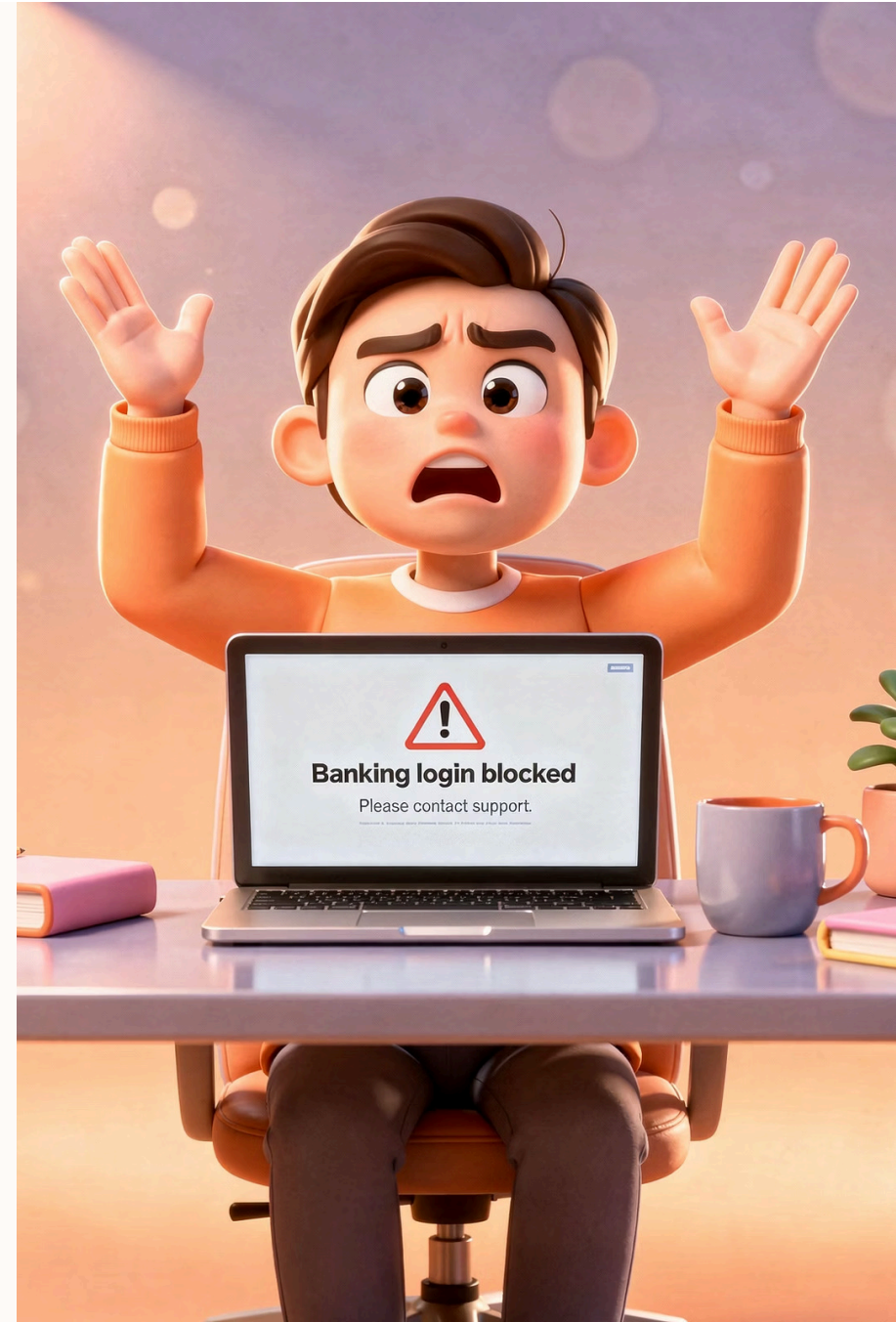
Mortgage, credit card, and car finance applications declined

## Employment

Pre-employment screening flags your record

## Rental & Contracts

Rental referencing and mobile contracts affected



## The Scale of the Problem

# 444,000 markers filed in 2025. The highest ever recorded.

## 444K+

### NFD Cases Filed

In 2025 — the highest annual total ever recorded

## 106K+

### Misuse of Facility

The most common marker type filed in 2025

## +43%


### Year-on-Year Rise

Increase in Misuse of Facility filings alone

## 1,200+

### New Entries Daily

Filed every single day across the UK

 These markers are filed at speed and scale — often by automated systems, with no meaningful human investigation. That is precisely the environment where incorrect filings happen.

Source: *Fraudscape 2026*, [cifas.org.uk](https://www.cifas.org.uk)

## CIFAS Principle 4 — Standard of Proof

# The burden of proof sits with the issuer — not you.

Under CIFAS Principle 4, a marker is only lawfully filed when four distinct conditions are all met. If any single pillar is absent, the filing is not lawful and is challengeable.

1

### Reasonable Grounds

There must be genuine evidence that a fraud or financial crime was committed or attempted — not merely a suspicion or an automated alert.

2

### Clear, Relevant & Rigorous Evidence

The issuer must hold actual, documented evidence of conduct — not a system flag. The evidence must be specific to you.

3

### Correct Case Type

The conduct alleged must precisely fit the specific CIFAS category used. Misclassification is a grounds for removal.

4

### A Product Decision

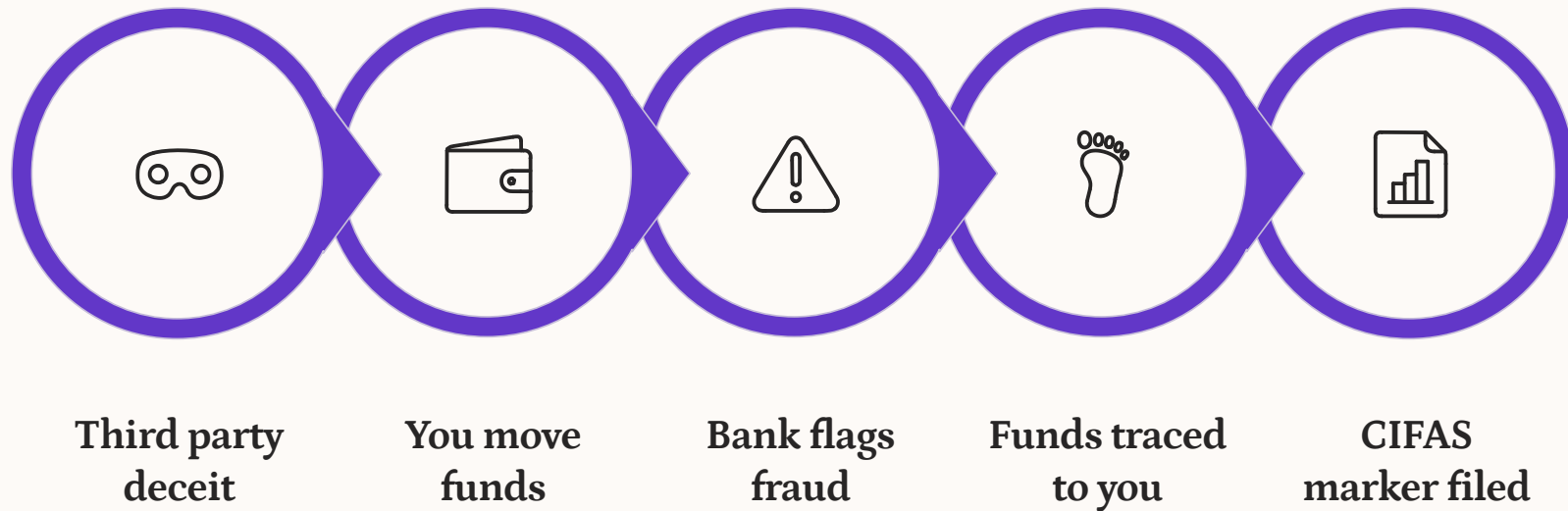
A product must have been refused, closed, or terminated *because* of the alleged fraud. Without this, the filing has no lawful basis.

**ⓘ If any one of these pillars is not met — the marker is not lawfully filed.** This is the legal framework your challenge is built upon.

## The Most Common Scenario

# You may also be a victim.

The most common situation we encounter involves an individual who moved funds in good faith — unaware they were facilitating fraud. This is how the chain typically works:



The issuer already holds evidence that funds passed through your account. A **general denial is not sufficient**. The challenge must establish — with specific evidence — that you lacked knowledge, intent, or complicity in the fraud. That is the precise distinction that wins removal.

- Being a victim does not automatically appear on your record — but it is the foundation of the strongest challenges we prepare.

## Real Outcome

# Halifax: marker removed, £500 compensation awarded.

### What Halifax Wrote

"We have now removed the details we added to CIFAS and asked them to delete the record. We're sorry for any upset or inconvenience this caused."

— *Halifax Customer Relations, letter to client*

### How It Was Achieved

We prepared every complaint document. The client submitted directly to Halifax as the Complainant. Halifax reviewed new information and agreed the marker should not have been added.

- **Marker removed** from the National Fraud Database
- **£500 compensation** paid directly to the client
- CIFAS Marker UK received **none** of the compensation — every penny went to the client



The CIFAS Civil Dispute Framework — Operated by Civil Disputes UK Limited

# Four stages. Every document prepared for you.

In Stages 1–3 you are the **Complainant**. In Stage 4 you become a **Litigant in Person**. At every stage, we prepare the documents — you review and submit them directly.

1

## 01 · Submit Your Case

CIFAS report and evidence uploaded. Case opened immediately.  
Complaint document prepared same day.

2

## 02 · Complaint Documents

Professionally drafted DPA complaint targeting the specific evidence defects in your marker — pillar by pillar.

3

## 03 · CIFAS and FOS

CIFAS review and FOS submission run in parallel. The FOS can order removal and award compensation.

4

## 04 · Court Order

Letter of Claim and s.167 DPA 2018. We prepare the full litigation bundle. You stand as Litigant in Person.

## Stages 1 and 2 — Evidence and Complaint

# Building the case that forces a response.

### Stage 01 · Submit Your Case & Gather Evidence

We act as your professional representative throughout. The issuer corresponds with you directly — you remain the Complainant — but every document is prepared and managed by us.

#### DSAR to CIFAS

Confirms the marker category, filing date, and the institution that raised the entry.

#### DSAR to the Filing Institution

Requests fraud investigation records, the specific evidence relied upon, and any transaction analysis.

### Stage 02 · Formal DPA Complaint to the Issuer

- Addresses all four pillars of CIFAS Principle 4
- Challenges lawful basis under Article 6(1)(f) UK GDPR
- Asserts rights under Articles 16, 17, 18, 19, and 21
- Requests Article 18 restriction as an interim remedy where needed



**8 weeks** — maximum time for an issuer Final Response under FCA DISP 1.6.2R

## Stages 3 and 4 — Escalation and Court Order

# From complaint to court — we prepare every document.

### Stage 03 · CIFAS Review and FOS — Run in Parallel

#### CIFAS Review

Assesses whether the filing met NFD rules and Principle 4. CIFAS can require removal. Typically resolved within approximately 14 days.

#### FOS Referral

Applies a fair and reasonable test. The Financial Ombudsman Service can order removal and award compensation — paid directly to you.

### Stage 04 · Letter of Claim & s.167 DPA 2018 Court Order

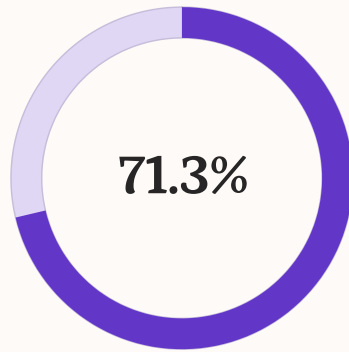
A Letter of Claim is served on the issuer and/or CIFAS. Many markers are removed at this pre-action stage. If proceedings follow, you stand as Litigant in Person — we prepare the full litigation bundle.

A court can order: **Removal · Restriction · Cessation of processing**

- ✔ Compensation under Article 82 UK GDPR — distress is recoverable under s.168 DPA 2018. Any amount awarded is paid **directly to you**. No success fee. No commission. No deduction.

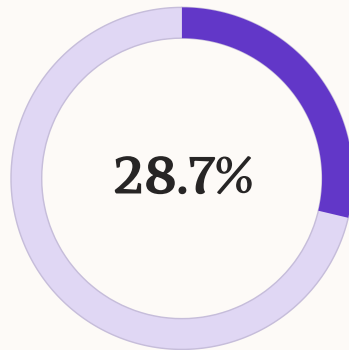
## Original Research — Why Most CIFAS Complaints Fail

# We analysed 1,657 Ombudsman records.



**Not Upheld**

Used generic letters or focused on impact rather than unlawfulness



**Upheld**

Used specific, evidenced challenges targeting Principle 4

### What the 28.7% Had in Common

- Specific, evidenced challenge to the filing — not a general denial
- Victim or unwitting participant narrative, clearly documented
- CIFAS Principle 4 addressed pillar by pillar
- CIFAS review and FOS escalation run in parallel
- Documented evidence of harm and distress

⚠️ Generic template letters, complaints focused on impact rather than unlawfulness, and failure to engage with Principle 4 are the most common reasons challenges fail.

Our Packages — Choose the Right Level of Support

Three packages. Fixed fees. No success commission.

### Self-Serve Removal

**£149.99/mo**

- Complaint documents prepared same day
- Weekly group expert calls
- You manage and submit directly
- Cancel anytime

MOST POPULAR

### Complaint Representation


**£1,500 one-off**

- All documents prepared for you
- Professional representative throughout
- CIFAS and FOS managed
- One-to-one case meeting
- Regular catch-up calls
- WhatsApp support throughout

### Court Order Removal

**£5,000 one-off**

- Full litigation bundle prepared
- s.167 DPA 2018 application
- Litigant in Person support
- One-to-one case meeting
- WhatsApp support throughout

 All packages non-refundable · Not a law firm · Not a Claims Management Company · No guaranteed outcomes

## Your Next Step

# Do not send a generic denial. Submit your case — today.

1

### Request Your CIFAS DSAR

Visit [cifas.org.uk](https://www.cifas.org.uk) and submit a Subject Access Request. This confirms the marker category, the filing date, and the institution that raised the entry against you.

2

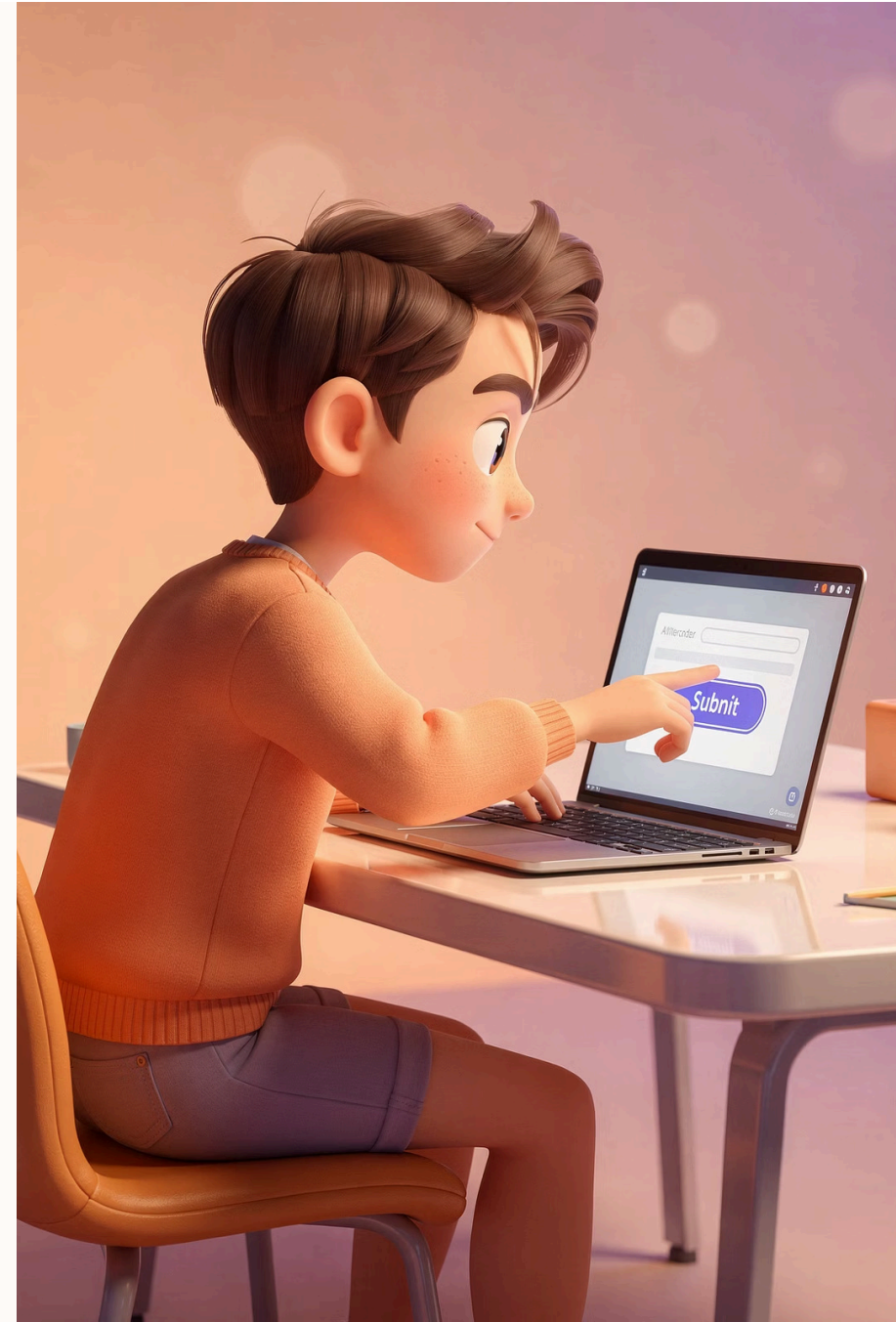
### Submit Your Case to Us

Upload your CIFAS report and any supporting evidence at [cifasmarker.org.uk](https://www.cifasmarker.org.uk). Your case file is opened immediately upon submission.

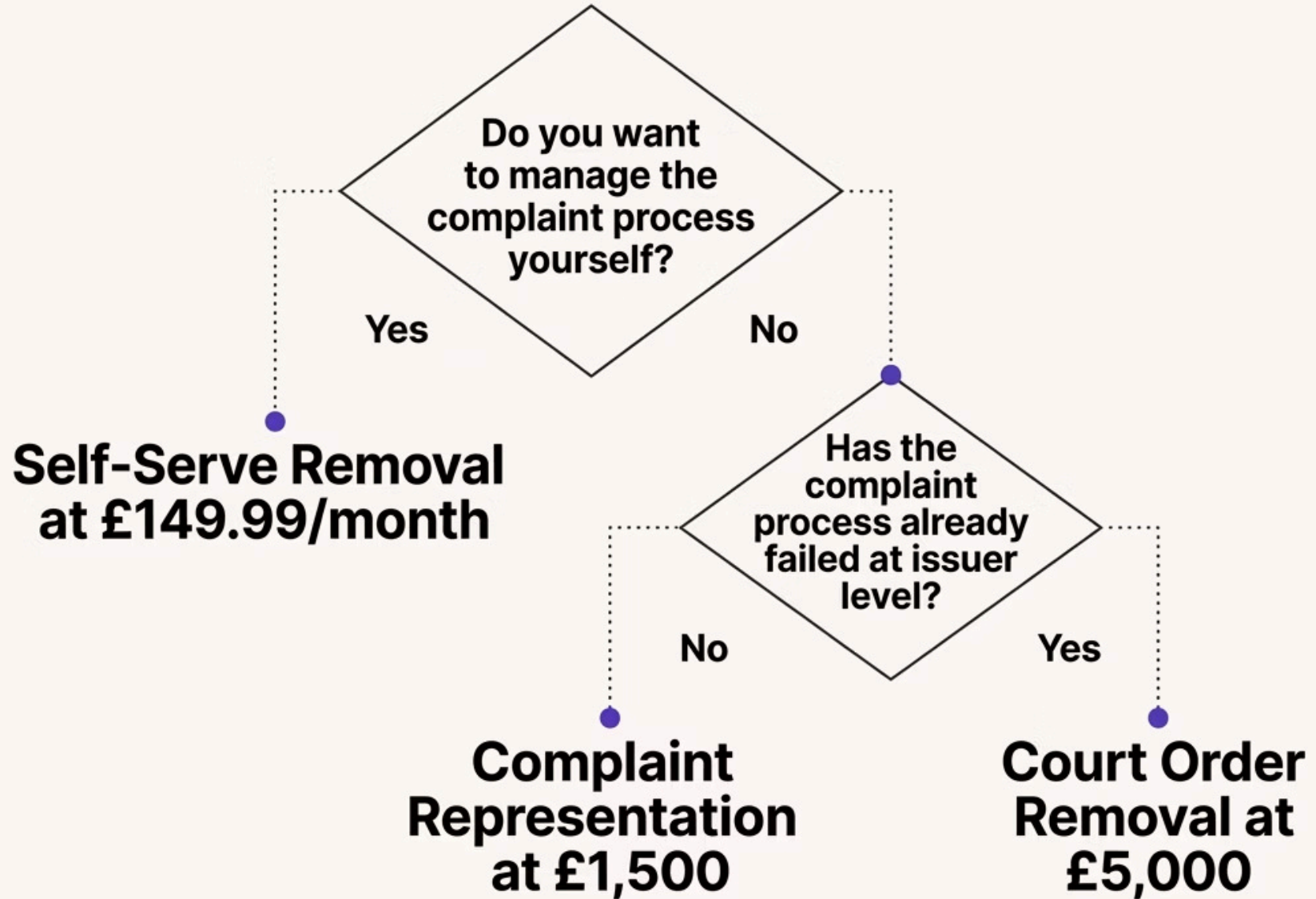
3

### Receive Your First Document

Your professionally drafted complaint document is prepared **same day**. You review it and submit it directly to the issuer as the Complainant.



## Find the right level of support in two questions.



CIFAS Marker UK · Civil Disputes UK Ltd

# Submit your case. Any compensation is yours to keep — entirely.



## Website

[cifasmarker.org.uk](https://cifasmarker.org.uk)

Submit your case and upload your CIFAS report



## WhatsApp

+44 7958 172828

Message us first if you are unsure which package is right for you



## CIFAS DSAR

[cifas.org.uk](https://cifas.org.uk)

Your starting point — confirm your marker before you begin

- ❑ Not a law firm · Not a Claims Management Company · All packages non-refundable
- We do not accept liability for case outcomes · Civil Disputes UK Ltd

