

## **The complaint**

Mr G complains that PrePay Technologies Limited trading as Prepay Solutions (Monese) blocked his account without reason. Mr M also complains about the time taken and service received when trying to remove the block.

## **What happened**

The background to this complaint and my initial conclusions were set out in my provisional decision. I said:

*Mr G had an account with Monese. Over a sustained period, Mr G used his account for trading in addition to other transactions. On 26 March 2021 Monese blocked Mr G's account. Mr G says no one contacted him to ask for information or let him know he needed to take action in relation to his account.*

*Mr G has explained he repeatedly tried to contact Monese to find out why his account had been blocked. Mr G sent Monese daily emails and used its online chat facility in an attempt to escalate the issue and remove the block. Around 6 April 2021 Monese said it couldn't deal with Mr G via its online chat facility and that its compliance team would get in touch.*

*The block was removed by Monese on 12 April 2021 and Mr G was notified. Mr G withdrew his funds.*

*Monese issued several responses to Mr G's complaint and offered a final award of £227 to apologise for what happened. But Monese didn't say why Mr G's account had been blocked and he asked our service to look at his complaint. An investigator considered Mr G's case but felt the existing offer was a fair way to resolve his complaint. Mr G asked to appeal and explain Monese had still failed to clearly explain its actions. Mr G also said he didn't feel Monese's offer was fair.*

## **What I've provisionally 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.*

*I've been reasonably brief above as all parties broadly agree concerning the overall timeline for Mr G's complaint. It's clear Mr G's account was blocked for around two weeks and that he repeatedly tried to contact Monese during that period to remove the block and access his money.*

*Mr G has asked for more clarification about why his account was blocked. Monese has repeatedly quoted its terms, so I won't do so again here. But they allow Monese to block or suspend an account in certain circumstances. In this case, Monese has confirmed the suspension was an error that was removed by its compliance team once his account was reviewed. I appreciate that response lacks the detail Mr G wants, but I'm satisfied Monese has explained what happened.*

*Whilst mistakes can happen, I can understand why Mr G is particularly upset here. His account was blocked but no contact was made by Monese to try and verify him or take action to make sure he could access his funds. I've looked at the level of contact Mr G tried to initiate with Monese. He sent increasingly concerned emails on a daily basis and also tried to resolve matters via Monese's chat facility. Monese either didn't respond or told Mr G it couldn't help him. I appreciate at one point Mr G was told a compliance team would be in touch. But it took around a week from that point (as far as I can see) for anyone at Monese to do anything to contact or assist Mr G.*

*Added to that is the inconvenience of having an account blocked for around two weeks. Monese says this isn't Mr G's main account. Whilst that may be the case, it's clearly an account he used very regularly. Monese said Mr G used it for trading purposes – which is correct. But the statements show he also used the debit card and account for purchases and other transactions. So I'm satisfied that in addition to the distress caused to Mr G, there was a reasonable level of inconvenience as well.*

*Monese offered Mr G £227 but I'm not persuaded that figure fairly reflects the impact of the issues raised on Mr G. In my view, a figure of £400 in recognition of the distress and inconvenience caused more fairly takes into account what happened and how Mr G was affected. So I intend to uphold Mr G's complaint and direct Monese to increase the level of compensation.*

### **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.

Both parties responded to confirm they accepted the provisional decision. As a result, I'm going to proceed on that basis and uphold Mr G's complaint.

### **My final decision**

My decision is that I uphold this complaint and direct PrePay Technologies Limited trading as Prepay Solutions to pay Mr G £400 (less any compensation already paid).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 17 May 2022.

Marco Manente  
**Ombudsman**