

The complaint

Mr H complains about problems he is having with a debit card issued by Monzo Bank Ltd.

What happened

Mr H complained to Monzo as his debit card had faded and they wouldn't issue him with a different coloured card.

There had been a promotion where different coloured cards were available if a customer referred two friends to Monzo. Mr H said he didn't have the means to refer two other friends and asked for a different coloured card to be issued to him.

Monzo said that different coloured debits cards were only available on fee paying accounts or through the promotion. And since Mr H held a free account he would only be issued with the usual coral coloured card. They said if the coral coloured card had faded he could get in touch for a replacement.

Mr H remained unhappy so brought his complaint to our service where one of our Investigators looked into what happened. Mr H said the card issue was important as he was partially colour blind. So it was arranged for the vulnerable contact team from Monzo to speak with Mr H. Whilst taking onboard the feedback Monzo maintained that they wouldn't issue a different coloured card on a free account.

Our Investigator considered everything and thought the offer to replace the faded coral coloured card free of charge along with the £15 already paid was a fair outcome. They also explained it was possible to obtain the card details through the banking app without the need for a physical card. Mr H disagreed saying Monzo should issue him with a different coloured card, so the complaint has come to me for a decision.

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.

Mr H has provided a lot of information about his complaint and it's clear how strongly he feels about what happened. I want to assure him that I've read and considered everything that has been provided even if I don't mention it in detail. I've summarised somethings which reflect the informal nature of our service.

Monzo has explained the criteria for having a different coloured debit card is either through a promotion, or by having a fee paying account. Mr H doesn't meet either criteria so hasn't been issued a coloured card. Because of this I can't say that Monzo has acted unfairly.

Mr H was concerned as his coral coloured card had faded. Monzo explained that he could order a replacement card free of charge which I think is fair. Mr H says the colour fades so it would be pointless to order a replacement. I can't say why the colour fades for Mr H but offering a free replacement is a reasonable resolution.

Our Investigator organised for the vulnerable contact team at Monzo to speak with Mr H but a solution couldn't be agreed. Monzo took into account Mr H's personal circumstances, as did our Investigator, and as have I. But this doesn't mean that Monzo is required to issue a card which Mr H isn't eligible for. Monzo have explained how Mr H can obtain a different coloured card and taken onboard his feedback.

Mr H feels that Monzo hasn't treated him fairly by taking into account his personal circumstances and want for a different coloured card. I can understand why Mr H feels this way but having looked at all the evidence I don't think Monzo has done so. Nor do I think they've acted unfairly or unreasonably. I hope it helps Mr H to know that someone impartial and independent has looked into his concerns.

Having carefully considered everything that happened I'm satisfied the £15 Monzo paid Mr H is a fair and reasonable way of resolving the complaint so I won't be asking them to take any further action.

My final decision

For the reasons I've explained above, my decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 1 February 2023.

Warren Wilson

Ombudsman