

The complaint

Mr P complains that Monzo Bank Ltd didn't provide the service it should have when he tried to switch his account.

What happened

Mr P made two requests to switch his account through the Current Account Switch Service (CASS). He received messages from Monzo Bank saying that his requests had been rejected.

Monzo Bank issued a final response letter in April 2022. It said that Mr P had contacted it about switching his account and it had responded through its chat to say that the request was rejected as his personal details didn't match. It said he should check his details and needed to wait one working day before making another account switch request.

Our investigator didn't uphold this complaint. She said that there was a mismatch with the name information Monzo Bank had on its records and so it didn't do anything wrong by rejecting the requests. She said Mr P was told on calls why the switch hadn't happened. She noted that Mr P submitted his Subject Access Request (SAR) on 13 April and didn't get a response until 10 June 2022, more than 30 days later but she said this was a complex case.

Mr P didn't agree with our investigator's view. He said that his banking app wasn't showing what the issue was and Monzo Bank didn't respond to his SAR in a timely way giving its final response without acknowledgement of the SAR. Mr P said that had a proper investigation taken place it would have been apparent sooner what the issue with his name was and this could have been resolved potentially before further switching attempts were made and the complaint may not have needed to be raised. Mr P said that the issue meant he missed out on an account switch incentive payment and had a hard search unnecessarily recorded on his credit file.

Following our investigator's view, Mr P received a further final response letter from Monzo Bank dated 16 August 2022. It partially upheld Mr P's complaint and acknowledged he hadn't been provided the service he should have when he raised his complaints and made his SAR. It paid him a total of £100 as compensation for the service issues and delays.

My provisional conclusions

I issued a provisional decision on this complaint. I concluded in summary:

- Mr P requested to switch his account from Monzo Bank on two occasions in April 2022. I reviewed the account switching records from Monzo Bank and was satisfied both requests were rejected due to the account party details not matching. I appreciated this was frustrating, but Mr P was informed the requests had been rejected and told the reason.
- Mr P contacted Monzo Bank using the chat facility and he also called. He was told the mismatch occurred with his name and that he should check his details in the

Monzo Bank app and then if they were correct to check with the other bank to ensure there was a match. I didn't think this was an unreasonable response for Monzo Bank to give. And I thought this information was provided in a clear and timely way, showing they were attempting to assist Mr P.

- On Mr P's second call he said he had checked his name information and that was correct and that he thought the issue may have been due to a slight difference in how his address was recorded. However, Monzo Bank confirmed the issue wasn't Mr P's address but a mismatch with his name details. Given this I don't think Monzo did anything wrong or that any of its responses to assist were unreasonable.
- Mr P raised a SAR and said this wasn't responded to in a timely way and he needed to chase for this. The SAR was submitted on 13 April 2022 and a response sent on 10 June 2022. This fell outside of the expected one-month response period. Our investigator noted that additional time can be allowed for complex cases. In this situation I agreed with Mr P's comments that there weren't reasons to consider his SAR complex and it would have been reasonable to expect a response within the one-month timeframe.
- Since our investigator issued her view, Monzo Bank provided a further final response letter partially upholding Mr P's complaint about how his SAR was handled. It noted that his initial request wasn't actioned and that he had to chase this and that there were delays in this process. It said it would pay him a total of £100 for the issues he had experienced.
- Mr P also raised concerns about how his complaint was set up and handled, noting the receipt of two separate complaint numbers. I explained that issues specifically to do with how a business handles a complaint fall outside of our jurisdiction so I didn't consider this aspect further. Although I noted this was addressed and compensation provided in Monzo Bank's 16 August 2022 final response letter.
- Overall, while I appreciated that Mr P hadn't experienced the service, he should have. I didn't find Monzo Bank did anything wrong in regard to the account switching process. It acknowledged the service issues with the SAR and awarded compensation. Noting the time taken for the SAR response but also that Mr P had previously been provided with information about why his account switch requests were rejected, I thought the compensation awarded by Monzo Bank was reasonable. Therefore, I didn't require it to do anything further.

No new information was provided in response to my provisional 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 P has made a number of points and arguments through this investigation, and I can assure him that I've considered all of them. Having done so I do not find that I can say Monzo Bank did anything wrong in regard to Mr P's complaint about the account switching process. As I set out in my provisional decision, when Mr P's switching requests were rejected, Monzo Bank informed him of the reason and tried to assist him by suggesting what could be done to resolve the issue. So, while I understand this was frustrating for Mr P I do not find that Monzo Bank did anything wrong in its handling of Mr P's account switch request.

Mr P raised a SAR and there was a delay in the information being provided. Monzo Bank accepted that it hadn't provided the service it should have and offered to pay compensation because of this. Having considered the length of the delay and that information had previously been provided about the issue with the account switching process, I find this compensation reasonable.

Overall, while I appreciate the frustration Mr P has experienced when trying to switch his account, for the reasons I have already explained, I do not require Monzo Bank to do anything further in resolution of this complaint.

My final decision

My final decision is that I do not uphold this complaint.

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

Jane Archer
Ombudsman