

The complaint

Miss M complains about the way she was treated by Monzo Bank Ltd when she raised an issue with them about a payment on her account.

What happened

Miss M has told us that she can't read or write, and Monzo is aware of her needs in that respect. In April 2023 she told Monzo that she was concerned that a payment to a telephone company on her account was showing as a direct debit when she hadn't set one up. The adviser told her that it wasn't showing as a direct debit on his screen. Miss M said she had a screenshot which showed something different. The adviser asked if she could send the screenshot to him via the app. As Miss M had specifically told Monzo that she wasn't able to communicate via the app she was upset with this. She also said that the adviser laughed at her. She asked to raise a complaint about it.

In May 2023 Miss M spoke to a complaints adviser at Monzo. He told her that, having reviewed her complaint and having listened to the call and spoken with colleagues, he was not going to uphold her complaint. He said that a written response would be provided and asked her if she wanted a call first so that he could read the response to her. She said that she did want a call but that the adviser didn't telephone her back.

Miss M referred her complaint to the Financial Ombudsman Service. She said that the adviser who spoke to her in May 2023 had been rude and sarcastic and that he sniggered at her.

Our Investigator tried to reach agreement between Miss M and Monzo as to a way forward. And also to discuss with her how it could respond to her needs. Monzo also provided a draft of an apology letter that it proposed to send to her. Miss M felt she couldn't accept this as it did not admit that its colleagues had been rude to her or laughed at her, and she needed personal letters of apology from the advisers in question.

Our Investigator did not think that Monzo had acted unreasonably and that it had proposed a reasonable way forward.

Miss M did not agree and the matter has been passed to me for an Ombudsman's consideration.

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, with regret for the upset I know this will cause Miss M, I don't think that Monzo treated her unfairly in respect of her complaint about the payment on her account.

I am looking in this decision at Miss M's complaint about a payment to a telephone company and the way she was treated in respect of her complaint. I understand that she has had

other issues over a disputed payment but I am not considering that in this decision.

Having reviewed Monzo's file and its call logs, I do understand that Miss M had previously had issues with Monzo over communicating with her via the app. And that she thought that she had had her difficulties noted. So I can understand that she was upset during the call in April 2023 to be asked to provide the adviser with a screenshot of what it was saying on her app. Having listened to the call in full I don't think the adviser was rude to her and I couldn't hear that he laughed at Miss M as she has alleged. I think it was reasonable for the adviser to ask her to provide the screenshot as she had told him she had the screenshot available and he didn't think he was asking her to write anything, so this did not conflict with what he saw on her account notes.

As regards the phone call in May 2023, as Miss M was in hospital at the time (although told the adviser she was able to take the call), I can imagine that she was not in the best mood to take a call telling her that her complaint had not been upheld. I have again listened to this call in full. I could not hear that the adviser was rude or sarcastic nor that he sniggered at her as alleged. Miss M tells us that a nurse was present during this conversation, but she hasn't been able to provide us with any statement in that respect.

We have been provided with a recording of a voicemail later left by the adviser when he attempted to call Miss M back to read his response letter to her.

Nevertheless I do understand that, in light of her history with Monzo, Miss M would have been upset at this. And Monzo had previously upheld complaints she had made about its contact with her through the app. I do know that in the subsequent calls to her Monzo recognised this and wanted to discuss with her a way forward in respect of addressing her needs.

The main problem with banking with Monzo is that as an online only bank, everything is done through the banking app. I recognise that Miss M has problems using the app and that Monzo must make reasonable adjustments to help her use it. But on occasions messages have to be sent through the app through an automated system and I don't think it would help Miss M if all such messages were blocked. Nor would it be proportionate to expect Monzo to call her on every occasion.

I have no power to require any member of Monzo's staff to provide a letter of apology. I can ask Monzo as a business to provide a letter of apology. It has already sent us a draft which our Investigator has read to Miss M and I think that is appropriate. As I have not upheld her particular complaints about phone calls I can't ask it to apologise in respect of its advisers' conduct of those calls. But if Miss M wants to continue as a Monzo customer, it does appear to me that it is receptive to her needs and is willing to discuss how it may address those in future.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 12 February 2024.

Ray Lawley
Ombudsman