

The complaint

Mr S has complained that when Monzo Bank Limited asked him to update his personal details, he was provided with a list of occupations to select from. However, Mr S says none of the options were close to what he does for work and Mr S didn't want to select one that didn't accurately reflect what he does for work.

As Monzo did not have all the information it needed from Mr S to update its records, it restricted Mr S's access to his account via the app.

What happened

In summary, Monzo contacted Mr S and asked that he update his personal details. Included within this was a request that Mr S provide information such as his employment status, his salary and his occupation. When presented with the options, Mr S says there wasn't anything similar to his job title.

Mr S was made aware that if he didn't select an option that his account could be restricted. So Mr S contacted Monzo to ask what to do. Monzo suggested that Mr S selected the closest one to his actual occupation and reassured him it didn't need to be an exact match. But Mr S didn't feel comfortable to do this – which led to his access to his account via Monzo's app being blocked.

Mr S complained to Monzo about this matter. Monzo issued its final response to the complaint on 5 June 2023. It said that it had not made any error in asking Mr S to select an occupation that is similar to what he does. However, Monzo did pay Mr S £50 for the amount of time he had to wait for Monzo to get back in contact with him. I understand that Monzo also paid Mr S £30 for another matter relating to accessing his savings pots.

Mr S referred his complaint to this service. One of our investigators assessed the complaint and they didn't think that Monzo had acted unfairly or unreasonably. And they thought the compensation offered by Monzo was fair.

As Mr S didn't accept the investigator's assessment the matter was referred for an ombudsman's 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.

Having reviewed everything, I don't uphold this complaint for broadly the same reasons that the investigator gave.

In summary, I can see that Monzo wanted Mr S to select an industry and job role and a salary range. It said it asked for this information so that it better understood its customers. Such requests for information are fairly standard as part of a financial business's Know Your Customer obligations.

I recognise in this case that Mr S didn't comply with the request as he felt that doing so would be knowingly providing Monzo with inaccurate information. And if the information gathered is not going to be correct, then Mr S questions the worth of requesting the information in the first place. So, I can see why Mr S may've questioned this with Monzo. But

when he did, Monzo said he needed to provide this information, but assured him it's OK to select the option that is most similar to his occupation.

I think it's the case that where a consumer can only select from a limited range of options, there's a reasonable expectation that the options selected won't necessarily give an accurate reflection of someone's actual job role. It's clear that Monzo's systems are designed to have *something* recorded for a consumer's occupation – as reflected in the fact that if nothing is provided then the consumer's access to the app is restricted.

So, although I can understand why Mr S may've questioned the point of doing so and indeed what occupation to select, at the same time I think what Monzo suggested i.e. to select any option that was similar (even if it was only remotely so), was a reasonable and practicable way to resolve the matter.

Therefore, Monzo had given Mr S an assurance that it's okay to put something even vaguely similar in. And Mr S was fully aware that if he didn't enter anything, his access to his account via the app would be blocked. So I can't say that Monzo was at fault or was being unfair or unreasonable when Mr S's access to his account via the app was eventually restricted, because he didn't want to select an option.

I note in his response to the investigator's assessment that Mr S said he felt distressed having to essentially lie about his job role. But Mr S himself said this was simply a box ticking exercise. And I can't see that, whatever option he selected, would have any impact on Mr S whatsoever (other than allow him to continue to access his account via the app). For example, it's not the case that whatever he selected would be made public. So in the circumstances, I don't think it would be appropriate to say that Monzo should pay Mr S compensation, even if he genuinely did feel distress in having to select an occupation that in reality didn't really match what he did in his job.

Finally, I note that Monzo paid Mr S £50 for the delays during this matter and the customer service he received about this specific complaint. Having reviewed everything provided, this seems like a reasonable amount of compensation for any distress or inconvenience Mr S incurred as a result of the delays in Monzo getting back to him. So, I don't think Monzo needs to do anything further in relation to this complaint.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 11 July 2024.

Thomas White
Ombudsman