

The complaint

Miss B complains about how Monzo Bank Ltd (Monzo) treated her when she asked for statements from a closed account.

What happened

In March 2023, Miss B requested bank statements from an account she had with Monzo that they closed. Monzo responded offering the statements to be sent via post or email, and gave Miss B the requirements for each. Miss B responded choosing post, and provided all the information that Monzo requested. Monzo acknowledged the information but responded to say that they also needed a selfie photograph of Miss B holding a form of ID. As this wasn't listed in Monzo's original email response as a requirement, Miss B queried it and Monzo apologised for any confusion, but reiterated the photo was required to provide the statements by post or email.

Miss B made it clear that she did not want to send a copy of her ID by email as she felt it was not secure. Therefore, Monzo offered an alternative which was that Miss B could telephone them and if she passed their telephone security check, Monzo would order and send the statements.

Miss B telephoned Monzo and after they went through some security questions, Monzo told Miss B they would log the statement request, agreeing Miss B's preference was for them to be sent by post. In error, Monzo did not inform Miss B in that call she had in fact not passed security and despite leaving Miss B under the impression the statements had been ordered, they had not.

Miss B telephoned Monzo another day and again, did not pass the security questions but this time was informed, so logged a complaint with Monzo. Miss B decided to telephone again that day which resulted in another complaint being logged. This second complaint was subsequently merged with her first complaint as both were about the same issues i.e., her inability to order statements, and the service she received.

Monzo investigated the complaint and didn't uphold it. They explained that due to their security processes, they could not order the statements as they were unable to determine that they were in contact with the account holder. They went on to say how important security was, and that they could resolve the situation if Miss B could provide the selfie photo with ID that they had previously asked for.

Remaining unhappy, Miss B brought the complaint to our service so we liaised with Monzo. Soon after, Monzo provided a summary of the complaint to our investigator along with an offer of £100 compensation. They said they should have been clearer in the initial contact that a selfie photo with ID was required for post *and* email and, in the telephone call whether Miss B passed security, which left her under the impression that statements would be ordered. They also acknowledged minor delays in email responses but finished by saying no

errors had been made with the complaints as they could not provide account specific information in circumstances of a security fail.

Our investigator wrote to Miss B with their view including what Monzo had said, and regarded their offer of £100 as fair but Miss B rejected Monzo's attempt to settle the complaint. Miss B also made a point that she had found on Monzo's website, a section which says that when an account is closed, Monzo email the customer attaching a statement showing the full payment history - implying an automatic process. As this wasn't done, Miss B was also unhappy about this.

In response to Miss B's rejection and further point, our investigator conducted a full investigation and came to broadly the same conclusion as their earlier view. They said that Monzo had acknowledged the poor service with the £100 offer which they continued to regard as fair. Our investigator addressed Miss B's point about statements being sent once an account is closed by explaining that this only applies when a customer closes an account – so did not apply as it was Monzo that closed Miss B's account. Finally, in an effort to find a solution to the statement issue, our investigator arranged with Monzo to have the statements sent to our service, then forwarded them on to Miss B by email.

Miss B responded saying she regarded it a breach of GDPR (General Data Protection Regulation) that Monzo sent her statements to our service which we forwarded on, being unhappy that they were forwarded without consultation with her. Miss B also disputed the claim that statements would be sent only if the account was closed following a customer instruction. Despite our investigator explaining their actions in terms of the statements (including the fact that Miss B had given consent for her data to be shared when she brought the complaint to our service), and reiterating Monzo's policy regarding statement production after account closure, Miss B remained unhappy and consequently, Miss B requested an ombudsman review her complaint.

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.

I have looked at the information Monzo has supplied to see if it has acted within its terms and conditions and to see if it has treated Miss B fairly.

It is always regrettable when we see a relatively simple process like requesting bank statements result in a long and drawn-out experience and I sympathise with Miss B for the frustration she experienced. It's our role to identify if a business has made a mistake and if so, look at the impact this has had on the consumer.

What's not in question is whether Monzo made mistakes. They acknowledged that they could have been clearer in their communication and, that they were responsible for minor delays in emails. I'm glad to see that Monzo have apologised for those errors, and offered a compensatory gesture.

Putting aside the errors, Monzo are entitled to have in place, robust security processes which they expect their customers to abide by. And I acknowledge Miss B has the right to disagree with a process if she feels it does not meet her own security standards. That said, Monzo offered a telephone alternative which was dependant on Miss B correctly answering sufficient security questions; a factor that was outside Monzo's influence. I can appreciate the frustration resulting from not passing the security check but in terms of whether Monzo

made any errors (other than a lack of clarity) or whether they did enough, I do find that Monzo acted reasonably.

I turn now to our investigator's efforts in resolving the issue by organising the statements to be sent from Monzo to enable them to pass them to Miss B. Regarding Miss B's concern that Monzo's sharing of the statements with our investigator was a breach of GDPR, I've referred this to our data protection team who have assured me that it was not, as the statements are regarded as relevant to the complaint and are covered by the document Miss B agreed to when she referred her complaint to this service.

Looking at Monzo's offer of £100 compensation, I do regard this as fair, reasonable and proportionate in the circumstances. Additionally, I want to acknowledge the following; that Monzo offered a viable alternative to their selfie photo request, their efforts at resolving the complaint soon after it was referred to our service, and, their agreement to sending the statements to the investigator, all of which display customer focus. I know Miss B will be unhappy with my decision but it's vital that I look at the case using the facts, and compensation through the lenses of fairness and reasonability.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 16 August 2024.

Chris Blamires
Ombudsman