

The complaint

Miss R complains that Monzo Bank Ltd called the emergency services to ask them to do a welfare check on her at night which has caused her more distress and inconvenience.

What happened

The detailed background to this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

On 19 January 2024 Miss R made an online grocery order for £40.44 with a supermarket but the goods were not received. Miss R contacted Monzo to try and reclaim the money that the supermarket had taken from her account. Miss R said Monzo didn't help her reclaim the money and that she had to do this herself (later receiving a refund on 1 March 2024) so she made a complaint to Monzo.

On 16 February 2024 she disclosed to Monzo in the app chat she suffered from Post-traumatic stress disorder (PTSD) and self-harming. Miss R (who is a single parent) says she was due to go on a trip with her son the next day so they went to bed early. Later that evening, at around 11pm, the emergency services broke into Miss R's property to do a welfare check. This left Miss R feeling distressed by the emergency services breaking into her property. So, she contacted the Financial Ombudsman Service to complain about Monzo calling the emergency services which led to a relapse of her symptoms and having to cancel the trip with her son.

Monzo sent a final response – dated 04 March 2024 - to Miss R in relation to her chargeback which said that it didn't have the necessary information at first to raise a chargeback and without this information it may have been rejected. Monzo said that it was still reviewing Miss R's other complaint about it calling the emergency services.

So, Miss R contacted this service to complain about Monzo not helping her reclaim the money from the supermarket and calling the emergency services. She has asked for a personal apology from the staff member who called the emergency services and for that person to receive further training.

Whilst the complaint was with the Financial Ombudsman Service, Monzo considered the emergency services complaint and sent a final response - dated 16 May 2024 - which explained that it wasn't upholding Miss R's complaint. It said it wasn't its intention to cause Miss R further distress and that its only wanted to make sure that she was OK. Monzo did offer Miss R £25 for the time it had taken to review her complaint.

Our investigator didn't think Monzo should do anything further here. He said that Monzo hadn't treated Miss R unfairly in relation to the chargeback by not raising a dispute much sooner. And that the supermarket had now made a full refund to Miss R. He said he understood how worrying it must have been when the emergency services broke into Miss R's house late in the evening. But after considering the chats Miss R was having with Monzo via the app he understood why Monzo had take the action it had. Overall, the investigator

didn't recommend a further payment to Miss R and the £25 she had been offered for the time it took Monzo to review her emergency services complaint was reasonable.

Miss R disagreed and asked for an Ombudsman's review. She said that Monzo shouldn't have referred her to the emergency services.

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, I've reached the same conclusion as our investigator. And for largely the same reasons. I know Miss R feels strongly about this complaint and this will come as a disappointment to her, so I'll explain why.

Monzo calling the emergency services

Firstly, I was sorry to hear of the affect this matter has had on Miss R and that she relapsed after her house was broken into.

I've considered whether Monzo acted reasonably when it decided to call the emergency services. So, I've considered the chats and what Monzo was aware of at the time.

As the investigator has pointed out – Miss R used the word vulnerable several times, she was struggling with 'some thoughts' and that she needed to talk to someone urgently. I've seen that Miss R did say that she was safe but she also said that she couldn't cope and mentioned self-harming. She also mentioned that she had a son and that her support worker wasn't back until the next Monday.

Monzo said it would call the emergency services if it didn't hear back from her because it was concerned. Although Miss R did say she was OK in the chat, I can see Monzo asked further questions to check everything was alright and that it could call the emergency services if Miss R needed extra support. And after not hearing back from Miss R for about twenty minutes it called the emergency services and made them aware Miss R's son was sleeping at the time.

I can understand why Monzo – who does have a duty of care to Miss R in these circumstances decided to call the emergency services just in case here. I'm sure this wasn't a pleasant experience for her at the time of day. But Monzo did let the emergency services know about her son sleeping and I can't hold it responsible for the manner in which the emergency services decided to enter the property.

So, I don't think Monzo treated Miss R unfairly here.

Chargeback

Miss R has said Monzo refused to help her recover her money from the supermarket and she had to do everything herself. Monzo has said that it needed more information before it could make a successful chargeback claim on her behalf.

From reviewing the communication between Monzo and Miss R, I'm satisfied Monzo clearly said that it needed further information before starting the chargeback process. I understand that Miss R is unhappy with the lack of support from Monzo in relation to the chargeback, but I don't think it was unreasonable for Monzo to ask her to attempt to resolve it with the supermarket first as that needs to be demonstrated as a part of the process for any attempt

at a chargeback to have the highest rate of success. Now that that supermarket has returned Miss R's money – there's no further loss to recover.

Putting things right

As a result, I don't think I can reasonably ask Monzo to pay any further compensation nor do anything further here as I'm aware it has already offered £25 for the delay in reviewing her complaint (which I consider a reasonable amount in the circumstances).

My final decision

My final decision is that Monzo Bank Ltd should pay Miss R £25 in compensation.

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

Mark Dobson
Ombudsman