

The complaint

Mr P complains that he was unable to use his debit card from Monzo Bank Ltd to pay for items while on a flight.

What happened

Mr P explains that he is diabetic and needed to buy food and drink while on a long flight. But that staff of the travel company he'd used told passengers on the flight that cards from Monzo Bank wouldn't be accepted for payment. He explains that he had no other options and that this caused him health issues and ruined his holiday. And that the local travel company representative at his destination wouldn't accept Monzo Bank cards either.

Monzo Bank said that it hadn't made a mistake. It said that the travel company involved had decided not to accept its cards for payment from 2023. And that it had been working with the travel company and the relevant card scheme to try and resolve this. It referred Mr P to the travel company's website which stated that it didn't accept its cards. Monzo Bank said it apologised for the situation Mr P was in but said that it wasn't responsible. It provided him with a goodwill gesture of £30.

Our investigator didn't recommend that the complaint be upheld. She said that it was the decision of the travel company not to accept the card and Monzo Bank wasn't responsible for that. And she referred to the information on the travel company website about its policy. So, she didn't think Monzo Bank had made an error or ought to have done more to communicate the issue.

Mr P didn't agree and wanted his complaint to be reviewed. He referred to having taken legal advice and that he was told that Monzo Bank owed a duty of care to him. He had since discovered a substantial amount of information about this issue online and said that Monzo Bank ought to have told him about this.

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'm sorry to hear about the experience Mr P had on holiday and which was especially serious due to his medical condition. He explains his card was refused for payment and he had no options available to him while on board a flight to deal with this.

The information I have indicates that this wasn't a technical issue with his card or with Monzo Bank's systems. And I note from his bank statement that it seems he was able to make payments from his account while away. The information is that this is a policy decision by the travel company and I'm not considering its actions here including what its staff may have done on the flight to assist him.

It's accepted that this issue has been going on for some time and Monzo Bank hasn't been able to resolve it with the travel company. And that Monzo Bank's position is that as a member of the relevant card scheme the travel company should accept its card. Monzo Bank's told this service that it hasn't had a clear explanation of the reason for the policy and can't explain this further.

I'm afraid that on balance I conclude here that the decision not to accept the card wasn't the responsibility of Monzo Bank. It's aware that the travel company sets out in the terms and conditions that the card won't be accepted. And I don't think it's reasonable for Monzo Bank to be expected to communicate that information to Mr P in advance of his travel in the circumstances here.

I know Mr P will be disappointed when I say that I won't be asking Monzo Bank to do anything further. He has already mentioned taking legal advice and if he doesn't accept my decision he remains free to pursue this in court subject to any relevant time limits.

My final decision

My 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 13 February 2025.

Michael Crewe
Ombudsman