

The complaint

Ms H complains that Monzo Bank Ltd (“Monzo”) won’t refund her two payments made from her current account as the result of a scam.

What happened

In July 2024, Ms H made two payments amounting to £525 to someone she believed to be a travel agent. However, when the tickets she paid for didn’t arrive, Ms H realised she’d likely been the victim of a scam.

The two payments were facilitated by two incoming payments from her daughter’s account. Ms H has told us she has access to her daughters account as her carer but her daughter made and completed these transfers herself. Ms H says she sometimes uses her daughters account as a savings account – she sends her funds to the account and then when she wishes to make a purchase, her daughter sends the funds back. Ms H says this accounts for the incoming payments from her daughters account during the scam.

After realising she’d been scammed, Ms H contacted Monzo for help. Monzo looked into Ms H’s complaint but it didn’t offer her a refund of the amount lost. It said it had contacted the scammers bank, but it hadn’t been able to retrieve any of Ms H’s funds. Monzo went on to say that it also wouldn’t look to assume liability for Ms H’s loss now as it didn’t think it had done anything wrong in processing the payments at her request.

Unhappy with Monzo’s response, Ms H brought her complaint to this service and one of our investigators looked into things.

Our investigator didn’t uphold Ms H’s complaint. He said he wasn’t satisfied Ms H had suffered a loss as a result of the scam as the funds sent to the scammer came from Ms H’s daughter’s account and therefore appeared to belong to her. He said he’d taken on board what Ms H said about initially transferring her own funds into her daughters account but he hadn’t been able to find evidence in Ms H’s statements to support this. The investigator said that because of this, he wasn’t able to recommend Monzo refund Ms H.

Ms H didn’t agree with the investigators findings and reiterated that the funds belonged to her and not her daughter.

As an informal agreement could not be reached, the case has been passed to me for a final 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 done so, I agree with the outcome reached by the investigator, for the same reasons. I'll explain why in more detail below.

Having reviewed Ms H's account statements, it is clear that the funds sent on from her account initially came from her daughter's account. So, the starting position in this case is that the funds belong to Ms H's daughter, not Ms H.

However, having listened to recordings of the conversations that took place between Ms H and our investigator, I understand that when questioned about this, Ms H said that she is her daughter's carer (although no official Power of Attorney is in place) and she often forwards money to daughters account which is then transferred back as and when she needs it. This allows Ms H to effectively use her daughters account as a savings account. Ms H said this would be supported by her statement activity.

I have reviewed Ms H's account statements, but I haven't been able to find any evidence that these funds were initially transferred from Ms H's account and therefore belonged to her. Ms H also hasn't been able to tell us a date when these transfers took nor has she provided her daughters contact details to allow this service to confirm this is what happened. So, I haven't seen any evidence that supports Ms H's testimony that the funds originally belonged to her or that she has any entitlement to these funds now. Ms H cannot claim back funds on behalf of someone else and based on the limited information that has been provided to me, it appears Ms H didn't suffer this loss, her daughter did.

I've taken on board what Ms H has said about initially transferring these funds to her daughters account but as there has been conflicting testimony provided throughout the course of this complaint, I'm not persuaded that it would be fair for me to now rely on Ms H's testimony alone. And as Ms H hasn't been able to provide us with any evidence that demonstrates she has any entitlement to the funds sent to the scammers, I am not now in a position to recommend that Monzo return these funds to her.

Overall, I'm not persuaded Ms H has suffered a loss as part of this scam. It would not be reasonable for me to recommend Monzo pay redress to a party who has suffered no actual financial losses. I am very sorry to hear about the situation Ms H has found herself in but I won't be recommending Monzo take any further action.

My final decision

My final decision is that I do not uphold this complaint against Monzo Bank Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms H to accept or reject my decision before 2 October 2025.

Emly Hanley Hayes
Ombudsman