

The complaint

Mr C complains Monzo Bank Ltd suspended his debit card but refused to acknowledge it had. He also complains about the poor customer service he had when trying to resolve this issue and that Monzo didn't pay the £50 compensation it offered him.

What happened

Mr C explained he contacted Monzo after his card stopped working. Monzo said there were no issues with his card, so Mr C explained he provided a screen-shot showing Monzo had suspended his card. Mr C explained to our service the issue he complained about happened about a week before the final response was issued.

Mr C also said he dislikes the online chat explaining the person you are speaking with constantly changes, there is no continuity and Monzo repeatedly opens complaints when he expresses dissatisfaction.

Monzo wrote a final response letter to Mr C dated 3 December 2024. Monzo accepted there had been gaps in its service and had made the issue more complicated and frustrating, and took longer than it should have to resolve. It didn't accept there had been issues with Mr C's debit card but offered £50 compensation for the poor customer service. Monzo asked how Mr C would like the payment made in this final response letter. Monzo has since said it didn't receive a response to this letter, so hadn't yet paid the £50.

Mr C asked for a further complaint to be raised following this final response regarding the customer service he experienced when trying to obtain the £50 compensation.

Our investigator didn't think Monzo needed to take any further action. They explained Monzo had apologised for the poor service and offered £50, accepting Mr C had yet to be paid. Our investigator has since communicated with both parties and Monzo has since paid the £50 compensation.

Mr C was dissatisfied with our investigator's recommendation, so his complaint has been passed to me to make 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.

I appreciate how strongly Mr C feels about his complaint. Although I may not mention every point raised, I have considered everything but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this, it just reflects the informal nature of our service.

Dealing first with the issues Mr C has raised regarding Monzo opening complaints and how it operates its online chat function. How businesses choose to operate and the systems and processes they have in place is not something we consider as part of a complaint

I appreciate from the evidence I have seen, including the chat messages I have read, Mr C regularly expresses his dislike for how Monzo operates its chat function. However, this is a business decision Monzo is entitled to make and I therefore can't ask Monzo to change these processes.

Turning now to the circumstances that led to the complaint, I can see Mr C contacted Monzo via the chat function at 9.21pm on 22 November 2024. He explained the problem and sent a screen shot, Monzo responded it couldn't see an issue with his card on its systems. Mr C explained at 9.34pm he had *'fixed it myself'* by freezing and unfreezing the card and now had access. Monzo has maintained there were no issues recorded with Mr C's card, and Mr C was able to resolve the issue himself. I am therefore satisfied the issue caused minimal impact over a very short period of time.

I can see the final response letter only dealt with this issue, so I am limited to making a finding on this issue alone in this decision. The response letter asked Mr C how he wanted the compensation paid, and following recent correspondence, I can see Monzo paid Mr C the compensation into a preferred bank account in February. I understand Mr C accepted the £50 offered as settlement of his complaint and has since said he didn't want a further complaint raised regarding Monzo not paying this.

Having considered the circumstances, and read the messages and response from Monzo, I do not think it needs to do anything more regarding this complaint. It appears any impact was over a very limited timeframe and Monzo has already apologised and paid compensation.

I am persuaded this is a fair and reasonable response to the issues Mr C had raised, and in line with what our service would expect in the circumstances. I therefore do not uphold this complaint and I do not require Monzo to take further action.

My final decision

For the reasons I have given, my final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 11 April 2025.

Gareth Jones
Ombudsman