

The complaint

Miss B complains that Monzo Bank Ltd failed to send her account statements after it closed her account, and this was in contravention of its policy.

What happened

In February 2023 Monzo closed Miss B's account. Miss B said according to Monzo's policy it was supposed to email her with a statement showing her full transaction history, but it didn't, and she had great difficulty getting statements.

Miss B said as part of a separate complaint about her ID, Monzo said her statements weren't sent as *'the information in the link you sent only applies when customers close their own accounts'*. She said this is contrary to Monzo's website and contrary to her data protection rights. Our service advised her to raise it with Monzo first, before bringing a complaint to us.

Miss B contacted Monzo in July 2024, but said its complaint handling was poor, distressing and time consuming, including several requests to verify herself with a selfie. She said she has been emotionally and practically affected by Monzo's handling of her complaint. Miss B said Monzo admitted to not following proper processes and our service should review its regulatory non-compliance. She would like an apology and compensation reflecting the time, stress, and effort in pursuing this matter.

Monzo responded that it had provided Miss B with the expected level of service. However, it apologised for not fully addressing the complaint in its final response of September 2024 and offered her £25 as a goodwill gesture. But Miss B said this didn't adequately address the time, effort and stress caused by its actions and referred her complaint to our service.

Monzo said not sending Miss B statements was in line with its internal guidelines following closure of her account. It offered her statements on contact with a selfie, holding photo ID as this ensures it is speaking with the account holder. Monzo noted to us that we have already addressed Miss B's points under a previous complaint and had sent her our final decision.

Our investigator didn't recommend the complaint be upheld. Miss B said she was advised to complain to Monzo about not providing account statements, but this had already been addressed in our previous ombudsman's decision in July 2024, and we can't consider the same complaint twice. The investigator said final decisions are just that, final.

The investigator said Monzo's offer of £25 in a further final response concerned its complaint handling as it asked Miss B for a selfie and incorrectly closed the complaint when this didn't happen. The investigator said this was raised in Miss B's former complaint and we can't investigate this as the ID requests are separate from what has been considered already. She said Monzo's apology and £25 are in line with what we would expect in the absence of any financial detriment. And said that complaint handling isn't something we can consider.

Miss B wasn't satisfied with this outcome and requested an ombudsman review her complaint. She attached an email from our service dated 23 July 2024 which states: 'the below points about believing Monzo may have made up a policy are new complaint points.'

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 was sorry to learn about the emotional distress, inconvenience, and poor service that Miss B describes as a consequence of Monzo's non-provision of account statements and the handling of her complaints. My role is to determine whether what took place was fair and reasonable and whether Monzo followed the process correctly.

In assessing whether Monzo acted fairly, I've taken into account the relevant rules and guidelines along with good industry practice. I have also taken into consideration previous decisions reached by an ombudsman at this service in respect of Miss B's complaints.

Miss B complains that Monzo didn't fulfil its obligation to provide her transaction history after closing her account. She said this is stated in Monzo's policy as shown on its website. Monzo said this only applies to accounts closed by customers not by itself.

From the information the parties have provided I can see that the points raised by Miss B about statements not being provided have been addressed by an ombudsman in response to her previous complaint. Miss B disputes this, saying that *'nothing has been addressed by the ombudsman. It just points out what I found'*.

In the ombudsman's final decision of July 2024, he describes Miss B's complaint as about how Monzo; *'treated her when she asked for statements from a closed account.'* And added to this was her complaint about Monzo's subsequent poor handling of her request for the statements. The ombudsman set out the events leading to Miss B's complaints and concluded; *'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'*.

The ombudsman also dealt with the issue Miss B raised about a potential breach of her data protection concerning her statements sent to our investigator, for forwarding on to Miss B. The ombudsman's final decision was that the complaint was not upheld.

And so, I can see that the ombudsman has dealt with the points raised by Miss B again in the present complaint and decided upon them. Although this may not have been to Miss B's satisfaction, it means the points were considered under her previous complaint. In line with this service's process these complaints cannot be reviewed again. For the avoidance of doubt, a final decision is final and there is no one at this service who can change the ombudsman's previous decision on Miss B's complaint.

Following on from the ombudsman's decision, Miss B was incorrectly advised to complain about this issue again, via a complaint concerning the information about statements provided by Monzo on its website. I agree with the investigator that she was given incorrect information by our service about this as we cannot look at the same complaint point twice.

Monzo sent Miss B another final response letter acknowledging that it had caused confusion in requesting the information about Miss B's ID and closed her complaint too soon. I haven't seen any evidence of financial detriment caused to Miss B by Monzo's ID requests and I'm pleased she has received her account statements.

I'm also pleased that Monzo has apologised to Miss B for this aspect of its handling of her statement requests and I think its £25 gesture of goodwill is a fair offer in the circumstances.

If this sum hasn't already been paid, I recommend that Miss B contacts Monzo to accept the payment.

As our Investigator explained, complaint handling isn't a regulated activity and is therefore outside the jurisdiction of this service. This means that I can't consider what Miss B has said about the way Monzo handled her complaint. Having said this, and I'm pleased Monzo apologised for its poor complaint service and offered a gesture of goodwill. Monzo could've handled things better, but we don't punish businesses for their failings.

Our service investigates the merits of complaints on an individual basis. And that is what I've done here. I think it's important to explain that my decision is final. I realise that Miss B will be very disappointed by this outcome though I hope she appreciates the reasons why it had to be this way. By rejecting this decision all options remain open to her.

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 5 June 2025.

Andrew Fraser
Ombudsman