

The complaint

Mr C is unhappy with several aspects of the service that he's received from Monzo Bank Ltd.

What happened

Mr C has vulnerabilities which adversely impact his wellbeing and his mental health. In June 2024, Mr C spoke with Monzo because he was unhappy that he couldn't add his Monzo card to the electric wallet on his mobile phone. Mr C was distressed by this call, and he was unhappy with the service he received on that call and on many other calls that he had with Monzo. So, he raised a complaint.

Later, in August 2024, Mr C called Monzo and told them that he'd lost his Monzo card. Because of this, Monzo cancelled Mr C's lost card, which Mr C wasn't happy about. Mr C also wasn't happy about several other aspects of the service he'd received from Monzo, including that he was contacted by Monzo's Wellbeing Team.

Monzo responded to Mr C but didn't uphold most of his complaint points. However, Monzo did apologise to Mr C for providing him incorrect information when he called about adding his Monzo card to his electronic wallet, that a replacement debit card wasn't ordered for Mr C in a timely manner, and regarding how Monzo had handled his complaint. Monzo paid £215 to Mr C as compensation for any trouble or upset their mistakes had caused him. But Mr C wasn't satisfied with Monzo's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they felt that Monzo's response to it, including the apology and payment of £215 compensation already represented a fair outcome to it. Mr C disagreed, and so the matter was escalated to an ombudsman 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.

In his submissions to this service, Mr C has clearly described his vulnerabilities and the difficult personal circumstances he's experiencing regarding his mental wellbeing. On a personal level, it's only natural for me to empathise with Mr C in this regard. However, in my professional capacity as an ombudsman, I must remain impartial. As such, I'd like to confirm to Mr C that while his vulnerabilities have remained at the forefront of my thinking throughout my review, I've ultimately made my decision here based on what I feel is fair and reasonable, while taking Mr C's vulnerabilities into consideration.

I also note that Mr C has provided several lengthy submissions to this service regarding his complaint. I'd like to thank Mr C for these submissions, and I hope that he doesn't consider it a discourtesy that I won't be responding in similar detail here. Instead, I've focussed on what I consider to be the key aspects of this complaint, in line with this service's role as an informal dispute resolution service.

This means that if Mr C notes that I haven't addressed a specific point that he's raised, it shouldn't be taken from this that I haven't considered that point – I can confirm that I've read and considered all the submissions provided by both Mr C and Monzo. Rather, it should be taken that I have considered that point but that I don't feel it necessary to address it directly in this letter to arrive at what I consider to be a fair resolution to this complaint.

Mr C is unhappy with the service he's received from Monzo on a large number of different phone calls that he's had with them. I've listened to a large number of recorded calls between Mr C and Monzo, and having done so, I don't feel that Monzo have provided poor service to Mr C on those calls as he feels was the case.

Notably, when Mr C spoke with Monzo on the telephone, he usually asked to be transferred to a senior member of staff or to Monzo's complaint's team. And in response, Monzo always explained to Mr C that this wasn't possible. However, despite being told by Monzo on these calls that it wasn't possible for them to transfer the call as Mr C was requesting, Mr C kept making that same request on later calls, and he often became frustrated when Monzo didn't transfer his call as he wanted.

It must be noted that Monzo are not a high street bank in the traditional sense. They do not have branches that a customer can physically visit. Instead, Monzo are a digital bank, and as such are designed to be primarily accessed by customers either online or via their mobile banking app. Because of the primarily digital nature of Monzo as a business, there are several operational features which more traditional banks offer which Monzo do not offer. And one of the features that Monzo do not offer is the ability to transfer a phone call to a different member of staff.

The fact that Monzo can't facilitate the transfer of a phone call as Mr C was requesting is a commercial and operational decision that Monzo were entitled to make. And given that Monzo repeatedly told Mr C that it wasn't possible to transfer his call, I don't feel that it was reasonable for Mr C to keep making that request and expecting Monzo to comply with it.

This isn't to say that Mr C wasn't frustrated by Monzo not transferring his call as he wanted. But it is to say that I don't feel that Monzo should fairly be considered responsible or accountable for any frustration that Mr C experienced in that regard. And this is because it isn't Monzo's fault that Mr C kept requesting that his call be transferred when he had already been told by Monzo, on multiple occasions, that it wasn't possible for his call to be transferred.

Mr C is also unhappy that Monzo terminated several calls that he had with them. But on most of these calls, Mr C had said that he wasn't going to proceed with the call or end the call until he the call was transferred as he was requesting. But as explained, Monzo couldn't transfer the call, and Mr C wouldn't meaningfully engage with the Monzo staff member he was speaking with or accept a callback. This again feels unreasonable to me on the part of Mr C. And given the unreasonable position that Mr C took on these calls, I don't feel that Monzo acted unfairly by ending those calls themselves, without Mr C's permission.

Mr C has specifically referenced an occasion where a Monzo agent terminated a call because he asked where the agent was located. I've listened to this call, and when Mr C first asks this question of the agent, they explain to Mr C that they're not willing to provide that information to him and that the question makes them uncomfortable. However, despite being told this, Mr C then repeated the question later in the call, at which time Monzo's agent told Mr C that they were ending the call.

Mr C has explained that he was asking this question to build rapport with the agent. But given that the agent in question had specifically told Mr C that the question made them

uncomfortable, I feel that Mr C should reasonably have refrained from asking that question again. And in the same way that I wouldn't expect Mr C to continue with a call that was making him uncomfortable, I also wouldn't expect Monzo's agent to continue with a call where Mr C repeats a question that it's already been indicated to him shouldn't be asked.

Mr C has also said that because he pays a monthly fee for his Monzo account that he should receive a higher standard of service. But it would be expected that Monzo would provide good service to all their customers. And the monthly fee that Mr C pays entitles him to additional features on his account that aren't available to non-fee-paying account holders and doesn't in any way impact the standard of service he should receive from Monzo. Additionally, having listened to many calls between Mr C and Monzo, I'm satisfied that Monzo's agents have provided a professional standard of service to him.

Mr C was also unhappy that several of Monzo's agents, having understood his vulnerabilities, offered to arrange for Monzo's Wellbeing team to call Mr C back, and that he was called by the Wellbeing team on several occasions. However, given the nature of Monzo and how they operate, as I've described previously, I feel that it was fair and reasonable for Monzo's agents to ask Mr C if he wanted to speak with their Wellbeing team, who I'm satisfied would most likely have been the best placed team to assist Mr C.

Furthermore, when Monzo's Wellbeing team did call Mr C, this was because it had been identified by one of Monzo's agents that Mr C was in some difficulty on a call, which was later understood to be an asthma attack. This was reported to Monzo's Wellbeing team who called Mr C to check that he was okay and ask whether he needed medical assistance, all of which seems reasonable to me.

Regarding the call when Mr C was unhappy that he couldn't add his Monzo card to his electronic wallet, while I'm satisfied that Monzo's agent was professional in how they handled the call, Monzo have accepted that their agent didn't recognise which of Mr C's Monzo cards he was having issue with. Monzo have apologised to Mr C for this and have accepted that it might have been the case that an opportunity was missed by Monzo to resolve the issue at that time, although Mr C was able to add the Monzo card in question to his electronic wallet sometime later.

Mr C also complained that when he called Monzo and told them that he had lost his Monzo card, that Monzo cancelled that card, which meant that he wouldn't be able to reinstate and use the card when he found it. But Monzo have confirmed that it's their standard process to cancel a card in such circumstances, and I'm satisfied that Monzo are entitled to take such action and did so with the security of Mr C's account in mind.

However, having cancelled Mr C's card, it would be expected that Monzo would have arranged a replacement card for Mr C in a timely manner. But by their own admission, Monzo didn't do this, and they've apologised to Mr C for any upset or inconvenience this may have caused him in their response to his complaint.

Finally, Mr C is also unhappy with how Monzo handled his complaint, included the length of time that Monzo took to respond to it. Monzo have apologised to Mr C for how his complaint was handled by them, and I'm pleased that Monzo have acknowledged Mr C's dissatisfaction in this regard. However, I'm unable to consider this aspect of Mr C's complaint myself.

The reason for this is because the rules by which this service must abide, which can be found in the Dispute Resolution ("DISP") section of the Financial Conduct Authority ("FCA") Handbook, include that this service is only able to consider complaints about specified activities, of which complaint handling isn't one. In short, this means that this service doesn't

have the remit or the authority to consider a complaint about how a business has handled a complaint. And this means that this aspect of Mr C's complaint isn't one that it's within my remit or authority to consider.

All of which means that I'm satisfied that, in the most part, Monzo haven't acted unfairly towards Mr C and have provided good service to him. And while I accept that Mr C has been frustrated by the service that he's received from Monzo, I feel that in many instances Mr C's frustration arises because the requests he's made to Monzo haven't been reasonable and haven't been requests that Monzo could comply with. And I also feel that Monzo's agents, when faced with Mr C's unreasonable requests, handled the calls they had with him politely and professionally.

However, there were some isolated instances when Monzo did make mistakes in the service they provided to Mr C. These include that Monzo didn't arrange for Mr C to receive a replacement debit card in a timely manner and that they didn't accurately assess the nature of Mr C's issue with regard adding his Monzo card to his electronic wallet.

Monzo have accepted that they could have provided better service to Mr C in these isolated instances and have apologised for what happened and paid £215 compensation to him. This feels fair to me, and I can confirm that the compensation amount of £215 is commensurate with what I might have instructed Monzo to have paid to Mr C, had they not already done so.

In reaching this position I've considered that Monzo were only awarding that compensation for a few instances, as I've described, and I've thought about the impact of those instances on Mr C. Additionally, I've considered the general framework that this service uses when assessing compensation amounts, details of which are available on this service's website. And having done so, I'm satisfied that £215 is a fair compensation amount.

It therefore follows, from all that I've explained, that I feel that Monzo's response to Mr C's complaint already represents a fair resolution to it. And because of this, I won't be upholding this complaint or instructing Monzo to take any further or alternative action.

I realise this won't be the outcome that Mr C was wanting, and I want to reiterate that I've thought about Mr C's vulnerabilities throughout the process of my review. But even in consideration of Mr C's vulnerabilities, I feel that, in the majority of instances, Monzo haven't acted unfairly towards Mr C, as I've explained above.

My final decision

My final decision is that 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 14 May 2025.

Paul Cooper
Ombudsman