

The complaint

- Mr A complains that Monzo Bank Ltd caused his payment to another bank to fail and didn't address his information or accessibility needs effectively.

What happened

- Mr A contacted Monzo on 22 December 2024 via its app about declined payments to another bank. He said the app didn't help with the transfer or signpost him to guidance.
- On 23 December Mr A said a Monzo agent closed his enquiry without explanation. After two further declined transfers Mr A contacted Monzo on 1 January 2025.
- He complained that his previous enquiry had been closed and requested all correspondence by email.
- Monzo informed Mr A that it no longer used its former method of processing international payments but didn't set out its current system.
- Mr A asked about when he'd been informed of this change and why its app suggested he retry the declined transfers.
- He said he received inadequate responses and set out many further interactions with Monzo's agents.
- Monzo responded to Mr A's complaint on 2 January 2025 acknowledging poor service in failing to deal with his query and closing the support chat.
- Monzo said it stopped its former method in 2018, as notified to customers at the time and by update in July 2021.
- It set out the current system for processing international payments and offered £30 compensation.
- Mr A said Monzo hadn't met his accessibility needs and asked for communications with headings and bullet points.
- He asked for evidence of notification of the changed system. And questioned why the Monzo app didn't do so.
- Mr A didn't think his complaint points had been addressed; was unsure who was dealing with it and whether he'd received a final response.
- On 5 January 2025 Monzo's Wellbeing Support Team emailed Mr A and acknowledged his disabilities and the impact on his communication needs.
- Monzo sent Mr A its final response to his complaint on 10 January. It said the chat closed as it had not responded promptly, and apologised and paid Mr A £50.
- Mr A wasn't satisfied and referred his complaint to our service.
- He said Monzo failed to say when he was told of the system change, or about the failure of its app or its failure to meet his accessibility needs.

- He said £50 doesn't reflect the distress and inconvenience caused. He said the emotional and psychological impact is far greater than the financial impact.
- Our investigator said Monzo now offered an additional £50 to resolve the complaint and she thought this was fair.
- She said Monzo has updated its records for Mr A's accessibility needs, though it should have done so sooner.
- She said Monzo changed its payment system in 2018, but understandably can't show how it informed Mr A due to the time passed.
- The investigator said Monzo provided screenshots from the payments section of the app which shows Mr A should've seen the options to make his payments.
- She said the 'Transfer Internationally' section shows the third-party payment processor Mr A was seeking.
- Mr A didn't think £100 reflected the distress, inconvenience and failures he had experienced and requested an ombudsman review his complaint.

He reiterated the following points

- Monzo hasn't shown why its app failed to guide him towards the current transfer system. He said he hadn't seen the screenshots provided by Monzo.
- Monzo hasn't shown that he was personally notified of its system change. The lapse of time doesn't remove Monzo's obligation to show this as he was disadvantaged.
- He was transferred between agents causing confusion and repetition.
- Monzo closed his complaint without resolving the issues.
- Monzo's responses were often irrelevant, and dismissive, prolonging his frustration.
- Monzo has been aware of his disabilities but failed to provide accessible responses making it difficult for him to engage.
- The stress, frustration, and anxiety caused by Monzo's failures had a lasting impact on him. Including its 'avoidant responses'.

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've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.
- I hope Mr A doesn't view it as a discourtesy that I have summarised his communications in this decision.
- I have attempted to capture the key issues he has raised and the impact he has described of what happened.
- Mr A has brought a complaint about disputed transactions involving his Monzo card. This will be considered separately.
- I was sorry to learn that what should have been a straightforward international payment of about £40 turned into a difficult experience for Mr A.

- Part of my role is to determine whether what took place was fair and reasonable and whether Monzo followed the process correctly.
- What's not in question is whether Monzo made mistakes.
- They acknowledged they could have been clearer in their communications and that they should have appreciated Mr A's accessibility requirements sooner.
- I'm glad to see that Monzo apologised to Mr A and offered compensation.
- Mr A said £100 isn't enough to reflect the stress, frustration and anxiety caused by Monzo's repeated failures, and their lasting impact.
- I have considered Mr A's complaint according to the issues he has raised.

Policy change communication

- Monzo said it changed its payment system in 2018 and notified customers at the time, and again in July 2021.
- Mr A wants evidence of how and when he was informed of the change.
- Unfortunately, Monzo no longer holds evidence of this due to the time that has passed.
- Businesses aren't required to keep records for over six years, and I think it's reasonable for Monzo not to have maintained this communication.
- Given that it was in Monzo's interest to ensure customers knew of the change, I think it very likely that it told customers at the time.
- Monzo has shown a blog post on its website about the change in July 2021.
- I have seen that this sets out the arrangements for international payments and that this has been in operation since 2018. This information is also available within its terms and conditions on its website.
- All-in-all I think Monzo made adequate efforts to communicate the changes to its customers.

Failure of Monzo's app to provide guidance

- Mr A said Monzo's app failed to guide him towards the current transfer system.
- He said Monzo's screenshots of how it directs customers to the current system don't prove that the transfer functionality was adequately signposted.
- Monzo said as Mr A was attempting a card payment he would have been prompted to try an alternative card-related method.
- An international transfer is a different payment method from a card payment and so its app wouldn't automatically detect or respond about the payment provider.
- Monzo explained how a customer can find the information Mr A wanted via its 'Pay' page which has 'transfer internationally' as an option.
- I think Monzo's screenshots show how a customer should conduct the transfer using a bank card, or via its payment provider for international transactions.
- If this were not the case, Monzo's customer support would be overwhelmed with enquiries concerning all international payment transfers.
- Mr A would like clarification on why Monzo's customer support agents failed to provide this

information.

- Notwithstanding what I've said about the app, I think it would have helped Mr A if Monzo's agents had signposted him correctly.

Accessibility

- Mr A said despite being aware of his disabilities, Monzo failed to provide structured and accessible responses making it difficult for him to engage effectively.
- I sympathise with Mr A for his difficulties. I can see his point about Monzo's poorly structured communications, but he appears to have engaged effectively with detailed descriptions of its service failings.
- I'm pleased Monzo has updated its records about Mr A's accessibility requirements.
- Monzo's further compensation is in respect of the impact of its 10 January letter to Mr A not being in the right format.
- I think that is fair as Mr A had made clear his accessibility needs previously.
- Monzo said 'a pinned note' has been added to Mr A's profile to notify its staff of his accessibility needs.
- I trust this means that Mr A has no recurrence of inaccessible or difficultly formatted communications in future.

Incomplete response to complaint

- Mr A has described his frustration with Monzo's agents, saying they continually disregarded important information and questions.
- I think Monzo's complaint process was fragmented and incoherent and hasn't recognised Mr A's requirements.
- I can understand how this disregard exacerbated Mr A's stress and made it difficult for him to understand their explanations.
- I can see from Monzo's records how Mr A's chat was transferred between multiple agents without prior warning.
- I think the agents tried to help him, but their responses failed to address his specific.
- I hope Monzo views this complaint as an opportunity to review its complaints process to ensure support agents provide direct, relevant responses to customer queries.
- I'm pleased that Monzo has recognised that Mr A's chat was closed without giving him a response to his question regarding his failed payment.
- Although I think Monzo's app held the information Mr A required to make his payment, Monzo didn't directly respond to his query.
- I am sure that this failure would have added to his stress and frustration.

Compensation

- Mr A's difficulties concerned a payment of around £40. This payment was returned to Mr A with signposting to the use of a different form of payment.

- Mr A hasn't evidenced any financial loss caused by the frustrated payment and so I have just considered the distress and inconvenience he has described.
- I have taken our normal approach of considering in the round all issues and service failings involved in the complaint.
- I am sorry to learn how deeply upset Mr A has been. I agree that he has been caused frustration and inconvenience.
- I also agree with the investigator that compensation of £100 is fair and reasonable in the circumstances of his complaint.
- This award is consistent with similar complaints that we have seen.
- It falls within our guideline for where the consumer has had to go back and forth to the business as a result of poor service.
- Our guidance describes this compensation as fair in respect of: 'repeated small errors or a larger single mistake, requiring a reasonable effort to sort out'.
- I think it's important to explain that my decision is final.
- I realise that Mr A will be very disappointed by this outcome though I hope he appreciates the reasons why it has been reached.
- By rejecting this decision all options remain open to him.

My final decision

- For the reasons I have given it is my final decision that the complaint is upheld in part.
- If Mr A accepts this decision, I require Monzo Bank Ltd to pay £100 compensation for the distress and inconvenience it has caused him.
- If it has already paid Mr A some compensation, Monzo can deduct this from the payment.
- Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 2 July 2025.

My final decision

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 9 July 2025.

Andrew Fraser
Ombudsman