

## **The complaint**

Miss J complains Monzo Bank Ltd won't refund a transaction made from her account which she says she did not make or authorise.

## **What happened**

On 19 May 2024, a £190 cash withdrawal was made from Miss J's account. Miss J didn't recognise the transaction so reported it to Monzo on 21 May 2024.

Monzo decided to hold Miss J liable for the transaction because Miss J's card and Personal Identification Number ("PIN") had been used, and based on what she'd told them, she still had her debit card and no one else knew her PIN.

Miss J referred her complaint to our service. An Investigator considered the circumstances. He said, in summary, Monzo had provided evidence Miss J's genuine card was used to make the disputed transaction and the PIN was entered correctly. As Miss J had said she still had her card after the transaction had taken place and no one knew her PIN, he didn't think Monzo had treated Miss J unfairly by holding her liable for the transaction.

Following this Miss J said she'd realised she didn't have her card after she'd reported the transaction to Monzo. But she couldn't tell them this because they'd blocked her account. And she thinks if someone had found her card they could have guessed her PIN because it was her year of birth. Our Investigator said Miss J had made it clear to Monzo that her card was still in her possession, and she did have access to the app after her initial report – so she could have updated Monzo. And Monzo had provided information which shows their system won't allow self-selected PINs to be the customer's year of birth. So he didn't think what Miss J had now told us changed things.

Miss J didn't agree. She said she had changed her PIN to her year of birth and her account was blocked much earlier than Monzo had said.

As Miss J didn't accept the Investigator's findings, the complaint's been passed to me to decide.

## **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.

Under the Payment Services Regulations 2017, generally, Monzo can hold Miss J liable for the disputed transaction if the evidence suggests that she made or authorised the transaction.

Monzo has provided evidence Miss J's genuine card was used and the PIN was entered to make the cash withdrawal of £190. The transaction was made at 8:24am on 19 May 2024. Miss J says she would have been asleep at that time. Miss J told Monzo no one knows her PIN.

Miss J has told us her card is usually kept in her purse or coat pocket, and these are usually kept downstairs in her home – so it's possible for other people to access it. She's told us nothing else was missing and she thinks this is because she had no money in any other accounts. Though it's not clear to me how any unauthorised party would know which of Miss J's cards to take, based on the account balance, just from access to her purse or coat.

Miss J also told Monzo that she first noticed the transaction on the day it happened, 19 May 2024 but she didn't report it to them until 21 May 2024. She's given no explanation for this delay. When Miss J reported the transaction to Monzo, she told them she still had her card. After our Investigator's view, she said she'd realised shortly after reporting the transaction that she didn't have her card. She explained that she'd seen a Monzo card at home, which she thought was hers, but later realised it was another family member's. But Monzo has provided evidence that the family member's card would have looked very different to Miss J's, so they don't think Miss J could have easily mistaken the card for her own.

Miss J said she couldn't update Monzo about the card being missing because they'd blocked her account. But Monzo gave Miss J 62 days' notice before her account was closed, so she still had access to the app and even if she couldn't use the app, she could have contacted them by phone or email. So I don't agree that Miss J simply had no way of telling Monzo this. And she didn't tell our service this when she first submitted her complaint.

Miss J has now told us she had last seen her own Monzo card about a week before the disputed transaction. But even if I accept that Miss J didn't have her card after the disputed transaction had taken place, there's still no explanation for how the PIN was used.

The last undisputed use of Miss J's card was a contactless payment at 9:27pm on 15 May 2024. Monzo's records show Miss J's card was not used with the PIN at all between December 2023 and 19 May 2024 – when the disputed transaction took place. So I don't think her PIN was compromised by someone observing her entering it because she hadn't entered it in at least five months.

Miss J says she thinks the PIN was used because it was easy to guess – since it was her year of birth. But Monzo has provided evidence its systems don't allow customers to select PINs that are easy to guess – including the customer's year of birth. But even if Miss J had selected this PIN, I find it unlikely someone would be able to guess this correctly at the first attempt. And Monzo has provided evidence the PIN was entered correctly at the first attempt.

Given Miss J has said no one else knew what the PIN was, there's no plausible explanation for how an unauthorised party could have used it to make the cash withdrawal.

Miss J didn't contact Monzo for two days, and there was more than £600 available in Miss J's account, after the disputed transaction had taken place. If an unauthorised party had taken Miss J's card – for the purposes of stealing her money – I'm not persuaded they would have only made one transaction and not at least attempted further payments.

Overall, I'm not persuaded an unauthorised party could have made the disputed transaction in the circumstances Miss J has described. So I'm not going to require Monzo to refund it.

### **My final decision**

For the reasons I've explained, I don't uphold Miss J's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss J to accept or reject my decision before 17 July 2025.

Eleanor Rippengale  
**Ombudsman**