

The complaint

Miss O complains about the service Monzo Bank Ltd provided when she asked for help getting a refund for a purchase made on her debit card.

What happened

In December 2024, Miss O tried to buy clothes online, paying with her Monzo debit card. Miss O says the order didn't go through; however, her card was still charged.

Having been unable to resolve the issue with the retailer, Miss O contacted Monzo to raise a chargeback on the basis her account had been incorrectly charged. Monzo reviewed Miss O's claim and decided it needed further information, so messaged Miss O and asked her to resubmit her claim with further evidence.

Miss O re-submitted her claim a few days later, however Monzo said it still didn't have enough information. Following a further submission, which Monzo also rejected, Miss O raised the dispute a fourth time.

In reviewing the fourth submission, Monzo was satisfied it had enough to raise a chargeback, which is a means of asking the merchant for a refund via the card scheme provider – Mastercard in the circumstances.

Miss O's chargeback was successful, meaning she received a refund. However, Miss O was unhappy with the service Monzo had provided, so raised a complaint. Monzo doesn't agree it's done anything wrong, it says the chargeback rules, which are set by the card scheme provider have strict requirements about what information's required to raise a chargeback, and it didn't receive this until Miss O's fourth dispute form.

Unhappy with Monzo's response, Miss O referred her concerns to our service. One of our Investigators looked into things and thought Monzo had been reasonable in its handling of Miss O's chargeback, so didn't uphold the complaint.

Miss O disagreed with our Investigators opinion, so the matter has 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.

I'm looking here at the actions of Monzo and whether it acted fairly and reasonably in the way it handled Miss O's request for help in getting her money back. Miss O paid using her debit card. This meant the only realistic option available to Monzo to get her money back was to engage with a process known as chargeback.

The chargeback process provides a way for Monzo to ask for a payment its customer made to be refunded. Where applicable, it raises a dispute with the retailer and effectively asks for

the payment to be returned to the customer. There are grounds or dispute conditions set by the relevant card scheme (Mastercard) and if these are not met, a chargeback is unlikely to succeed.

My understanding is Miss O's chargeback was successful, meaning she received a refund. My decision therefore focuses on the service Monzo provided through this process.

Monzo rejected Miss O's first dispute as the transaction hadn't yet left her account, so it didn't yet have a transaction to dispute. In the second submission, Miss O's dispute was that the order hadn't gone through, but that she'd still been charged. In reviewing the evidence, Monzo needed a break down of the items Miss O had tried to order so asked for these. Miss O's third submission included the same information as the second, so Monzo again asked for further evidence.

In Miss O's fourth submission, she included screen shots of the items she'd tried to order. Having received this, Monzo was satisfied it had enough to raise a chargeback and did this, with the chargeback being ultimately successful.

While I don't doubt it would have been frustrating for Miss O to need to raise her dispute four times, I don't think Monzo was unreasonable in asking for further evidence before it raised the chargeback. I say this because it was asking for further evidence to support Miss O's dispute in line with the card scheme rules. This was to ensure the chargeback had the best chance of success, which is supported by the fact it was settled in Miss O's favour.

Therefore, I won't be asking Monzo to do anything further, as I think it was reasonable to ask for further evidence before raising the chargeback and once it received this, it raised the chargeback as I'd expect.

My final decision

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss O to accept or reject my decision before 20 June 2025.

Christopher Convery
Ombudsman