

The complaint

Mr I complains that Monzo Bank Ltd (Monzo) closed his dispute without investigating which resulting him having to restart the process and causing delays. He is unhappy with the customer service he received.

What happened

Mr I states that on raising a dispute with Monzo, he was asked to resubmit the request when providing further evidence that had been requested.

Monzo says it sought further information from Mr I, in line with its internal process, in order to investigate the matter further, but as this information was not presented, it explained that another request would have to be submitted which included the missing evidence it required.

Mr I was unhappy with the service provided by Monzo and questioned why he had to resubmit the same dispute. He asserted that his original dispute had been closed prematurely and that Monzo had failed to properly assist him. He also felt that Monzo communicated poorly and provided vague scripted and unhelpful responses which caused him significant stress and anxiety.

Our investigator investigated the matter and could not see that Monzo had acted in a unreasonable manner towards Mr I.

As Mr I disagreed, the matter was 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.

Having done so I have come to the same conclusion as the investigator, for broadly the same reasons.

I'd like to assure Mr I that if I don't mention a particular point, it's not because I haven't considered it, but I've focussed instead on what I believe to be important to the outcome of this complaint and no discourtesy is intended by this.

Mr I has said he is unhappy with the overall service he received from Monzo on raising his dispute. He does not feel that Monzo supported him when he needed it and that this matter caused him unnecessary stress and delays.

I can see that Mr I denied authorising the transaction he was disputing. And on raising his dispute with Monzo, further information was requested which Monzo said it did not receive. So the dispute was subsequently closed without a full investigation being completed.

The Payment Service Regulations 2017 (PSRs) explains that when a customer disputes a transaction on their account it is for the business to show that the transaction has been

authorised by the account holder. So, the starting position here for Monzo was to complete a detailed investigation into Mr I's concerns.

Monzo mentions it was unable to move forward with its investigation due to some relevant information not being provided by Mr I which it had requested. But Mr I disagrees and states he was never provided with the opportunity to clarify anything or submit what was required, and that Monzo never told him what information it was missing.

I can see that Mr I told the investigator that on contacting the merchant directly the matter of the disputed payment was resolved with a refund being offered. So, the issue that remains for me to decide here is whether Monzo should have proceeded with their original investigation, and did it allow Mr I the opportunity to present the information it required. And was it reasonable for it to have requested that Mr I present a new dispute with the required information.

Monzo has presented a copy of all its chat history with Mr I, and I have reviewed this fully in order to understand the timeline of events and what requests for information, if any, were made by Monzo in respect of the disputed payment.

Having done so, I am satisfied from what I have seen that Monzo was clear with Mr I as to what it required to move forward with its investigation into the dispute. Specifically, it was mentioned that it would need to see a receipt, final bill or merchant email showing the price that was quoted to Mr I was different to the amount he paid. But I can't see that this information was provided.

There's also no suggestion in the communication that took place between the two parties that would infer that Monzo was being uncooperative towards Mr I or that it was unreasonably hindering the investigation. From what I've seen, I can't see Monzo showed any intention to delay, disrupt or frustrate Mr I with its requests.

As Monzo's process requires its customers to raise a new dispute where information is missing, I think it was reasonable for it to make the requests for additional evidence of the transaction before it could consider the matter further. So, I am satisfied that Monzo was fair in its approach here.

I appreciate that Mr I believes the responses he received from Monzo to be dismissive and unprofessional, but I can see that Mr I had previously corresponded with Monzo on many occasions before. Sometimes when raising disputes of a similar nature, so he would have been familiar with Monzo's manner of communicating with its customers. I can't see that there was any difference to the tone and communication used by Monzo on this occasion to what I have seen previously used. Monzo also admits it uses a more informal method of communicating with its customer, but having reviewed the chat history presented, I'm not persuaded it could be interpreted as unprofessional or dismissive towards Mr I.

So, although I can understand that this matter caused Mr I much frustration, and he feels that Monzo has provided him with a poor service, I am satisfied that Monzo has been acted fairly and reasonably towards Mr I.

I can fully appreciate the additional inconvenience this matter caused Mr I, and I am glad to hear that the merchant involved reimbursed him for the discrepancy - and so put things right. But as I am satisfied that Monzo attempted to assist Mr I where it was possible for it to do so, I won't be asking it to do anymore here.

My final decision

I appreciate that my decision will disappoint Mr I but for the reasons set out above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I to accept or reject my decision before 22 July 2025.

Sukhdeep Judge
Ombudsman