

The complaint

Mr H complains that Monzo Bank Ltd rejected his disputed transaction claim.

What happened

Mr H ordered a set of number plates from a merchant on 29 November 2024 after seeing them advertised on TikTok. He paid using his Monzo card.

Mr H emailed the merchant on 6 December 2024 asking whether he could collect the number plates from the premises after 5.00pm. He received an automated response advising that someone would contact him as soon as possible. Mr H went to the premises but found them closed. He says he saw other peoples orders left outside for collection but not his. He says he tried calling the business, but the call rang out as an invalid number.

Mr H returned home and contacted the merchant via Facebook. He says he was told that his order was ready for collection but when he looked on their website the order status hadn't been updated, and the number plates were still showing as on order.

Mr H asked the merchant for a refund but was unable to resolve matters, so he raised a chargeback with Monzo.

Monzo issued a temporary refund and investigated the chargeback. The merchant disputed the chargeback and ultimately Monzo rejected Mr H's claim.

Mr H complained to Monzo. Monzo didn't uphold the complaint. In its final response dated 16 January 2025 it said the evidence provided by the merchant was stronger and they had correctly rejected the chargeback claim.

Mr H remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said the chargeback claim had been correctly handled by Monzo.

Mr H didn't agree so I've been asked to review the complaint.

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 know it will disappoint Mr H but I agree with the investigators opinion. I'll explain why.

Chargebacks are a voluntary scheme. How it works is that the card issuer checks the complaint against the possible chargeback reasons to see what sort of evidence is required and under what timescales. This is so it can decide whether it can make a successful chargeback claim for the customer. Card issuers don't have to submit claims and will only do so if they believe they have evidence which will support a successful chargeback claim. This service expects card issuers to help if they can, but we don't expect them to raise a

chargeback if there is little prospect of success.

I've looked at Mr H's request to raise the chargeback to see whether Monzo acted fairly and reasonably when it rejected the claim.

When Mr H raised his chargeback claim, Monzo applied the chargeback code for "goods/services not received", which I think was accurate, as it reflected what Mr H had told Monzo about the goods not being available for collection when he attended the merchants premises.

However, it subsequently came to light – when the merchant provided their evidence – that the goods were available for collection and the issue was that Mr H had attended the premises outside of working hours.

I appreciate that Mr H has said that he was told via TikTok that he could attend to collect his goods after 5.30pm. However, I've seen no evidence to support this. I don't think it's unreasonable for a merchant to make goods available for collection during normal working hours only.

Monzo issued a temporary refund to Mr H whilst it investigated the claim. When the merchant responded and disputed the claim, it provided evidence to show that the goods were available for collection.

Monzo assessed all the evidence provided by both parties and decided that the chargeback claim didn't have a realistic prospect of success, because the merchant had made the goods available for collection within the timescale specified in the contract.

Having reviewed all the evidence myself, I don't think it was unreasonable for Monzo to reject the chargeback claim. I say this because the merchant provided evidence to show that it had fulfilled the terms of the contract by making the goods available for collection during working hours.

Mr H has said that he's been left out of pocket. My understanding is that the goods remain available for collection, should Mr H wish to collect them.

I understand that Mr H has some concerns that the merchant has closed and reopened under a new name. This doesn't impact on my decision that Monzo handled the chargeback claim fairly and that it was reasonable to reject the claim.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 18 June 2025.

Emma Davy
Ombudsman