

## **The complaint**

Miss K complains Monzo Bank Ltd didn't explain that any international payments she sent would be sent using Wise. She also complains Monzo Bank Ltd told her to contact Wise when her payment didn't arrive at its intended destination about what had gone wrong.

## **What happened**

Miss K has an account with Monzo.

On 19 February 2025 Miss K used her Monzo banking app to send an international payment. She contacted Monzo when the funds didn't arrive at their destination and says Monzo told her she'd have to raise the matter with Wise. Miss K says she had no idea what Monzo meant by this and that she was very unhappy when Monzo said her payment had been sent by Wise and she'd become a customer of them. Miss K ultimately complained to our service.

One of our investigators looked into Miss K's complaint and said that they didn't think Monzo had done anything wrong as its app makes it clear when making international payments that these payments are done by Wise. Nor did they think Monzo had acted incorrectly referring Miss K to Wise either as she would have had to set up or log into a Wise account in order to make the payment she did, so was a customer of Wise for the purposes of this payment. Miss K disagreed with our investigator's recommendations and said she wanted to have her complaint referred to an ombudsman for a decision. Her complaint was, as a result, passed to me.

## **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 can see that Monzo took the decision to partner with Wise a number of years ago to “provide a simple, cheap way to send money overseas”. The partnership means that it’s possible to send international payments using Monzo’s banking app without having to transfer money to Wise. I can see too that this partnership was advertised and that it’s explained in detail on Monzo’s website and in a section on how to send money abroad.

Monzo has sent us screenshots of what Miss K would have seen when she went through the process of authorising the payment she wanted to send. I’m satisfied that Miss K would have been asked to select “continue” after she’d entered all of the payment details – and that above “continue” there would have been a reference to “Powered by Wise”. I can understand why that in itself wouldn’t have made it obvious that this wasn’t a payment that Monzo was sending, but I’m satisfied the next screen would either have asked Miss K to create a Wise account or to log into an existing Wise account and that she would have been redirected to Wise’s website in order to complete the payment. In other words, I’m satisfied that this should have made it obvious enough to Miss K that she was sending a payment using Wise.

Miss K contacted Monzo to say the funds she’d sent hadn’t arrived at their destination. In other words, to complain about a problem with the payment she’d made using Monzo’s app. I can see that several agents explained she’d have to contact Wise about this, and they were right to do so because the payment had been sent by Wise. I do, however, think it would have been helpful if an agent had explained sooner why Miss K needed to contact Wise when it became clear that she didn’t understand why everyone was telling her to do so. One of the agents could, for example, have sent a link to the section on Monzo’s website that explains how international payments work. I don’t think that’s enough, however, to say that Monzo has acted unfairly given what I’ve already said about the way Monzo’s app works. In short, I agree that this isn’t a complaint that should be upheld.

### **My final decision**

My final decision is that I’m not upholding this complaint

Under the rules of the Financial Ombudsman Service, I’m required to ask Miss K to accept or reject my decision before 12 August 2025.

Nicolas Atkinson  
**Ombudsman**