

The complaint

Mr D complains that Monzo Bank Ltd won't refund unauthorised transactions made from his account.

What happened

In February 2025 two payments were made from Mr D's Monzo account totalling £800.

Mr D raised a claim with Monzo for the payments advising that he left his phone at home and his teenage son carried them out without his knowledge.

But Monzo didn't refund the payments. They said the transactions couldn't have been carried out without the card holder's knowledge or authorisation.

Mr D didn't accept Monzo's response and brought his complaint to our service.

One of our Investigator's looked into his complaint but didn't uphold it. They said on balance they thought the transactions were most likely authorised as genuine payments were carried out between the disputed ones.

Mr D didn't agree, in summary he said:

- The transactions were unauthorised – Monzo hasn't provided any concrete evidence that he personally executed the payments.
- Monzo has failed to take reasonable steps to safeguard his account.
- Technical evidence has been relied on without considering if unauthorised access could have occurred. The reference to legitimate transactions on his account is irrelevant.
- He'd like the funds repaid, an acknowledgement that Monzo failed in its duty to protect his account and for them to review their fraud handling procedures.

As Mr D didn't agree it'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.

I've seen evidence that the disputed payments were authenticated via Mr D's mobile banking. But, on its own that's not enough for me to say that Monzo acted fairly in holding Mr D liable. I also need to consider whether Mr D consented to the payments.

Having reviewed everything, I'm satisfied it's fair for Monzo to conclude on balance Mr D authorised the payments, I say this because:

- The disputed transactions were carried out from Mr D's genuine device. Mr D's explained that he left his mobile phone at home and his son used it to carry out the transactions without his consent. To access Mr D's Monzo app his son would need to know his phone passcode and Monzo log in details – but Mr D has advised he didn't share either of these with him. Looking at the account activity, I can also see that the funds used for the dispute payments were transferred in from another of Mr D's accounts. This means Mr D's son would have also needed access to this account too. Mr D has suggested his son could have seen him entering his app passcode, and I accept this is possible but isn't the most likely explanation.
- I also need to consider the timeline of the disputed transactions, and I'm afraid it doesn't match Mr D's explanation. Mr D advised that he left his mobile phone at home which led to his son obtaining it and carrying out the fraudulent payments. The fraudulent payments were carried out on 24 and 26 February 2025. Just over an hour *prior* to the second fraudulent payment two transfers of £30 and £65 were carried out using Mr D's *genuine* device. Mr D has confirmed that he's not disputing these payments. However, this activity doesn't match Mr D's account of events; Mr D's explained that he left his phone at home and his son obtained access to it. But, as there were genuine payments between the first and second disputed transactions this means Mr D must have lost his phone, regained it and carried out the genuine payments before shortly losing it again. I'm satisfied this isn't the most likely explanation.

For the reasons I've outlined above I think on balance Mr D authorised the transactions. It follows I won't be asking Monzo to do anything further here.

My final decision

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 12 January 2026.

Jeff Burch
Ombudsman