

The complaint

Mr I complains that Monzo Bank Ltd has not reimbursed him for transactions which he has disputed. He made the payments in question using his Monzo debit card.

What happened

Mr I paid for flights using his Monzo card. He says that a flight from Edinburgh to Belfast was cancelled, as a result of which he had to fly from Aberdeen to Dublin, adding many hours to his journey.

Mr I raised a claim with Monzo, which in turn sought comments from the airline. It showed that the flights were not refundable and that Mr I had used them. Monzo therefore took the view that no refund was due.

Mr I also raised claims in respect of two food delivery orders he placed in February 2024. In respect of the first order, Mr I said he had not received what he had ordered. In respect of the second order, his food had been damaged on delivery.

The delivery company asked for evidence to support Mr I's claims. Mr I was however unable to provide what was needed. In the first case, he had not retained copies of the order; in the second, he provided a photo which did not appear to show the order for which he was claiming a refund.

Monzo reviewed each of Mr I's claims but concluded that no refunds were due. He had not been able to provide evidence to back up his claims.

In the course of making his claims, Mr I complained about Monzo's processes, in particular for verifying his identity – which required him to provide a photo of himself with an identity document. Because Monzo was not happy with the clarity of the photos Mr I had provided, he had had to go through that process several times. Monzo apologised and offered him £30 as a gesture of goodwill.

Mr I referred the matter to this service, where one of our investigators considered what had happened. She issued a preliminary assessment, but did not recommend that Mr I's complaint be upheld. Mr I did not accept the investigator's assessment and asked that an ombudsman review the case. He noted that his Monzo app was showing that disputes were still open; he thought that was misleading, as Monzo had said it was not prepared to do anything more to resolve them.

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.

Where goods or services are paid for with a debit or credit card and a dispute arises, it is sometimes possible to resolve that dispute through the chargeback process. Chargeback is a scheme run by the card schemes. A card issuer raises a claim through the scheme against

the merchant's provider of card facilities. That provider will then consider whether the claim meets the relevant criteria for chargeback (if necessary, seeking evidence from the merchant) before responding to the claim. Where necessary, the scheme provides for arbitration between the financial businesses.

Chargeback is however primarily a scheme for resolving disputes about payment settlements – including, for example, where payments are not authorised or are duplicated, or where goods or services have been paid for but not delivered. It can therefore have the effect in some cases of resolving disputes between merchants and consumers, but it is not always an appropriate or effective mechanism for achieving that aim.

There is no legal or regulatory obligation on a card issuer to pursue a chargeback claim, but this service takes the view that they should do so where there is a reasonable prospect of success.

In the case of the flight claim, Mr I said in his submission that his flight had been cancelled and that the airline had offered an alternative flight, which he had accepted. But that required him to travel to Aberdeen instead of Edinburgh and then from Dublin to Belfast.

In its response to Monzo, the airline did not refer to the initial cancellation, but I am satisfied that this was the reason why Mr I's return flight was a different route from his outbound flight. But airlines can in some circumstances offer alternative routes if they have to cancel flights, and I am satisfied that's what happened here. In the circumstances, I think that Monzo's decision not to pursue a chargeback claim was a reasonable one.

As far as the food delivery claims are concerned, I agree that Mr I has not shown that the orders were not fulfilled. If the wrong items were delivered, he would need to show (probably with a photo) what was delivered compared with what was ordered. And if food were damaged, he would need to provide a photo of the damaged delivery which matched the order.

I note in passing that Mr I has raised other claims in respect of food delivery services, but that his claims have not generally been supported by clear evidence of a difference between what was delivered and what was ordered.

Finally, I note too what Mr I has said about Monzo's processes – including how it verifies identities and how his complaints were recorded on its app. It is however not for me to tell Monzo how to run its operations, although I note in any event that it offered Mr I £30 in respect of the first issue – which I consider to be reasonable.

My final decision

For these reasons, my final decision is that I do not uphold Mr I's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I to accept or reject my decision before 12 June 2025.

Mike Ingram
Ombudsman