

The complaint

Mr S complains that Monzo Bank Ltd sent him notifications on his app when he had requested to opt out of receiving marketing notifications.

What happened

In February 2025, having been in contact with Monzo over a particular issue which was resolved, Mr S received an email with a survey asking him to answer questions about its recent service to him. Mr S raised this with Monzo as he'd already chosen to opt out of receiving marketing notifications.

In the chat, the adviser explained to Mr S how to opt out of receiving marketing notifications. Mr S explained that he had already done that. The adviser told him that they were going to transfer the matter to their specialist team. They reverted to Mr S the next day. And advised that they couldn't get rid of those notifications but that they would eventually disappear or Mr S could remove them manually. Mr S wanted to raise a complaint as he didn't want to receive such notifications.

In its final response letter Monzo repeated its advice about how to stop marketing messages.

On referral to the Financial Ombudsman Service, our Investigator said that they did not regard these particular notifications as being marketing so there was no error on Monzo's part.

The matter has been passed to me for an Ombudsman's consideration.

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 understand Mr M's complaint that, having opted out of marketing communications, he received a notification in the form of a customer survey.

In the initial chat it was explained to him how to stop marketing communications appearing. But I appreciate that that is not his issue. Once it had been referred to the specialist team, they told him that they were unable to remove the customer survey notifications. But he was able to remove them manually or they would disappear from his app after a while.

I've looked at the website for the Information Commissioner's Office. This does explain that genuine market research does not count as direct marketing. That is unless it includes promotional materials. So in Mr S's case, I can't find that Monzo was at fault in continuing to send notifications regarding customer surveys even though he'd opted out of marketing communications.

I'm aware that Mr S felt that he had to raise a complaint to this service. And it's unfortunate this wasn't really properly explained to Mr S, although he can easily remove the notifications. I understand that Mr S is now happy with the explanation, as set out by our investigator.

I think that overall this was a minor inconvenience for Mr S, and in the circumstances of this case I don't propose to ask Monzo to take any further action, as I think it likely that its system can't block the sort of notification Mr S is complaining about. I further don't propose to ask it to pay any compensation, as Mr S now has the explanation.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 14 July 2025.

Ray Lawley
Ombudsman