

The complaint

Mr T is unhappy Monzo won't refund the money he lost as the result of a scam.

What happened

Mr T told us:

- o At the time of the scam, he was unemployed and actively looking for work.
- o He classes his situation as vulnerable, due to having no income and bills to pay.
- o On the 21 February 2025, he saw a website called Skill-match Pro which were advertising online. He entered his phone number, as requested, as a point of contact.
- o On the 23 February 2025, he received a message via WhatsApp from a 'so-called' representative of this company. Her name was Sharon and she offered him employment online. (Mr T has provided the full WhatsApp transcript as evidence).
- o On the 24 February 2025, he replied, and she explained the job role and what was involved. This entailed doing reviews on certain products to help global merchants increase product sales through e-commerce platforms.
- o On the 26 February, he started working on the tasks that were presented to him.
- o He was asked to set up an account with Remitly. After explaining he didn't know how to do this, Sharon offered support in talking him through how to do so. It was positioned the account would be used for deposits, so he could potentially earn higher commissions.
- o He was told to begin his reviews and asked to deposit a sum of £53.00 through Remitly, which he did so.
- o Upon completion of the tasks, he was informed he'd earned £103.00 commission, which was successfully paid into his Monzo account. This was what was expected, so gave him confidence.
- o On 27 February 2025, Sharon asked him to download LemFi, as it was apparently a quicker system. Mr T declined to do so, as he'd only just opened the Remitly account, which was working fine.
- o He made further deposits to Remitly of £169.00 and £505.00 without an issue, but upon attempting to make a payment of £1629.99 Remitly suspended his account due to suspicious activity. They later returned this payment.
- o Sharon recommended opening the LemFi account to proceed, walking Mr T through the steps to do so.
- o He successfully made faster payments of £1690.00 and £2995.00 from his Monzo account

to LemFi.

o When he tried to withdraw the commission, he thought he had earned, he was unable to. It was at this point he realised he had been scammed.

o On the same day, 27 February 2025, he filed a fraud report with Monzo.

o Monzo issued no warnings or interventions at the time of making any payments. Mr T has explained – “If Monzo had fulfilled its duty of care to protect me from this fraudulent scam by questioning me before I was making these out of character and unusual payments, then I would have advised them why I was making them. These payments therefore would not have been made as I would have been advised that I was a victim of a scam”.

o He received Monzo’s Final response Letter (FRL) on 10 March 2025, advising that they had reimbursed the £169.00 and £505.00 payments to Remitly in full, because (quoted from FRL) ‘We were able to help get the money back because you took all the right steps’.

o He is very disappointed that Monzo are unwilling to refund him the larger payments made to LemFi. They informed him the payment sent from Monzo wasn’t the scam payment and therefore they would expect them (LemFi) to investigate a refund on his behalf.

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 confirm that after a thorough review, I agree with the decision of the original investigation.

Putting things right

Monzo should pay Mr T £2239.50 with the addition of 8% interest from the period of loss to the date of reimbursement.

My final decision

I uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr T to accept or reject my decision before 12 January 2026.

Stephen Wise
Ombudsman